

VIRGINIA COMMUNITY CAPITAL, INC.

	Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	09/24/2010	3628535	1	
Selected balance and off-balance sheet items	2014	2015	%chg from prev	
	\$ millions	\$ millions		
Assets				
Loans	\$83	\$110	32.6%	
<i>Construction & development</i>	\$15	\$18	21.4%	
<i>Closed-end 1-4 family residential</i>	\$2	\$4	52.5%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0		
<i>Commercial & Industrial</i>	\$11	\$12	9.8%	
<i>Commercial real estate</i>	\$11	\$15	34.7%	
Unused commitments	\$26	\$22	-15.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$2	42.9%	
Cash & balances due	\$19	\$29	54.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities				
Deposits	\$71	\$97	38.0%	
Total other borrowings	\$67	\$90	34.1%	
FHLB advances	\$0	\$4		
Equity				
Equity capital at quarter end	\$12	\$13	1.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	14.7%	11.7%	--	
Tier 1 risk based capital ratio	19.6%	12.5%	--	
Total risk based capital ratio	25.4%	18.3%	--	
Return on equity ¹	7.3%	-0.6%	--	
Return on assets ¹	1.0%	-0.1%	--	
Net interest margin ¹	2.9%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	56.1%	140.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015
<i>Construction & development</i>	0.0%	3.6%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	2.0%	0.4%	0.0%	0.0%
<i>Total loans</i>	1.9%	1.0%	0.0%	0.0%