

FDIC Certificate # 6137
 OCC Charter # 0
 Public Report

FRB District/ID: RSSD 5 / 759625
 County: BOTETOURT

BANK OF BOTETOURT, BUCHANAN, VA
 Summary Ratios--Page 1

MY BANK

3/31/CY

3/31/PY

ROA →

	BANK	PG 5	PCT	BANK	PG 5	PCT
Earnings and Profitability						
Percent of Average Assets:						
Interest Income (TE)	4.41	4.28	60	4.54	4.42	61
- Interest Expense	1.01	0.77	76	0.92	0.79	66
Net Interest Income (TE)	3.40	3.50	41	3.62	3.63	51
+ Noninterest Income	0.81	0.68	67	0.61	0.65	52
- Noninterest Expense	2.82	2.77	53	2.75	2.79	49
- Provision: Loan & Lease	0.35	0.17	83	0.18	0.09	80
Losses						
- Provision: Credit Loss Oth	N/A	0.00	N/A	N/A	0.00	N/A
Assets						
Pretax Operating Income (TE)	1.04	1.27	33	1.30	1.41	42
+ Realized Gains/Losses Sec	0.00	0.02	62	0.00	0.00	79
+ Unrealized Gains / Losses Equity Sec	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Net Operating Income (TE)	1.04	1.32	31	1.30	1.42	41
Net Operating Income	0.83	1.09	30	1.04	1.18	39
Adjusted Net Operating Income	1.10	1.24	41	1.19	1.24	48
Net Inc Attrib to Min Ints	0.00	0.00	99	0.00	0.00	99
Net Income Adjusted Sub S	0.83	1.02	32	1.04	1.11	44
Net Income	0.83	1.09	30	1.04	1.18	39
Margin Analysis:						
Avg Earning Assets to Avg Assets	93.50	94.56	31	93.41	94.81	27
Avg Int-Bearing Funds to Avg Assets	79.85	73.74	69	81.55	74.29	72
Int Inc (TE) to Avg Earn Assets	4.72	4.53	63	4.86	4.67	65
Int Expense to Avg Earn Assets	1.09	0.81	77	0.99	0.83	67
Net Int Inc-TE to Avg Earn Assets	3.63	3.71	42	3.87	3.83	54
Loan & Lease Analysis:						
Net Loss to Average Total LN&LS	0.09	0.05	76	0.02	0.05	58
Earnings Coverage of Net Losses (X)	17.63	96.60	36	74.36	97.58	67
LN&LS Allowance to LN&LS Not HFS	0.99	1.29	19	0.90	1.26	15
LN&LS Allowance to Net Losses (X)	10.91	59.74	34	40.53	55.92	65
LN&LS Allowance to Total LN&LS	0.99	1.28	19	0.90	1.25	15
Total LN&LS-90+ Days Past Due	0.44	0.06	92	0.63	0.05	96
-Nonaccrual	0.22	0.62	30	0.21	0.56	30
-Total	0.67	0.72	54	0.84	0.64	67
Liquidity						
Net Non Core Fund Dep New \$250M	6.33	3.09	60	4.68	3.84	52
Net Loans & Leases to Assets	84.52	68.70	94	85.54	69.44	95
Capitalization						
Tier One Leverage Ratio	10.3524	10.78	46	10.8075	10.71	57
Total Capital Ratio	N/A	15.25	N/A	13.6961	15.63	33
Cash Dividends to Net Income	29.00	31.50	53	23.74	31.08	49
Retained Earnings to Avg Total Equity	5.81	5.64	50	7.53	6.52	57
Rest+Nonac+RE Acq to Eqcap+ALLL	6.39	6.40	56	9.89	6.75	73
Growth Rates						
Total Assets	12.09	7.52	77	11.34	6.47	79
Tier One Capital	8.21	7.60	62	30.73	8.24	95
Net Loans & Leases	10.75	6.37	75	12.80	7.56	77
Short Term Investments	32.94	34.00	59	14.80	31.15	51
Short Term Non Core Funding	181.56	13.26	95	0.11	8.88	48
Average Total Assets		502,211			444,562	
Total Equity Capital		51,125			47,241	
Net Income		1,038			1,154	
Number of banks in Peer Group		1,178			1,203	

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Liquidity & Funding--Page 10

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	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Total Deposits Individ, Partnerships, and Corp.	94.56	88.61	74	94.42	89.02	71
U.S. Govt, States & Political Sub in U.S.	5.44	9.47	33	5.58	9.18	35
Comml Banks & Other Dep Inst. in U.S.	0.00	1.02	40	0.00	0.93	41
Banks in Foreign Countries	0.00	0.11	98	0.00	0.03	98
Foreign Govts and Official Inst.	0.00	0.00	99	0.00	0.00	99
Total deposits	100.00	100.00	92	100.00	100.00	93
Domestic Demand Deposits	10.85	16.83	36	10.89	16.19	38
Domestic Other Transaction Accts	17.76	8.96	78	18.70	8.54	82
Domestic Nontransaction Accts	71.38	72.65	49	70.41	73.80	45
Total Domestic Deposits	100.00	100.00	99	100.00	100.00	99
Deposits in Foreign Offices	0.00	0.00	99	0.00	0.00	99
Total Deposits	100.00	100.00	99	100.00	100.00	99

Liquidity/Funding Ratios

Net Non Core Fund Dep \$250M	6.33	3.09	60	4.68	3.84	52
Core Deposits	78.01	76.68	52	79.70	77.13	58
Short Term Non Core Funding	6.74	6.89	56	2.68	7.06	18
S.T Inv to S.T. Ncore Fund	86.78	204.36	40	183.80	180.73	66
S.T. Asset to S.T. Liabilities	69.60	159.14	18	120.36	159.50	44
Net S.T. Liabilities to Assets	8.24	-5.31	83	-3.52	-5.29	55
Net Loans & Leases to Deposits	96.61	81.91	83	96.36	82.24	83
Net LN&LS to Core Deposits	108.35	90.61	80	107.33	91.08	79
Brkr Dep Mat < 1 Yr to Brkr Deps	5.29	43.95	13	N/A	46.66	N/A
Brokered Deposits to Deposits	1.18	1.71	65	0.00	2.17	49
Listing Service Dep to Deposits	3.27	0.70	86	0.67	0.69	76
List Service and Brkrd Dep to Deps	4.45	2.80	72	0.67	3.28	47
Sec Bor + sec FFP to Tot Bor + FFP	0.00	1.03	84	N/A	2.87	N/A
Recip Brkrd Dep to Tot Brkrd Dep	5.29	4.00	84	N/A	3.81	N/A

Total Deposits						
Individ, Partnerships, and Corp.		424,468			383,657	
U.S. Govt, States & Political Sub in U.S.		24,398			22,663	
Comml Banks & Other Dep Inst. in U.S.		0			0	
Banks in Foreign Countries		0			0	
Foreign Govts and Official Inst.		0			0	
Total Deposits		448,866			406,320	
Domestic Demand Deposits		48,717			44,241	
Domestic Other Transaction Accts		79,735			75,993	
Domestic Nontransaction Accts		320,414			286,086	
Total Domestic Deposits		448,866			406,320	
Deposits in Foreign Offices		N/A			N/A	
Total Deposits		448,866			406,320	

Other Liquidity/Funding Data						
Non Core Liabilities \$250M		58,652			41,504	
Short Term Non Core Funding		34,604			12,290	
Core Deposits		400,214			364,816	
Time Deps \$250M & Under Mat < 1 Yr		104,670			66,848	
Time Deps \$250M & Under Mat > 1 Yr		70,502			93,085	
Time Deps over \$250M Mat < 1 Yr		28,325			12,290	
Time Deps over \$250M Mat > 1 Yr		20,048			29,214	
Fed Home Loan Bor Mat < 1 Yr		6,000			0	

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Capital Analysis--Page 11

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	BANK	PG 5	PCT	BANK	PG 5	PCT
Capital Ratios						
Percent of Bank Equity:						
Net Loans & Leases (x)	8.48	6.24	91	8.29	6.43	86
Subord Notes & Debentures	0.00	0.08	98	0.00	0.11	98
Com RE & Related Ventures	341.49	251.67	75	351.95	261.60	75
Percent of Average Bank Equity:						
Net Income	8.19	9.70	38	9.87	10.82	43
Dividends	2.37	3.35	52	2.34	3.70	49
Retained Earnings	5.81	5.64	50	7.53	6.52	57
Other Capital Ratios:						
Dividends to Net Operating Income	29.00	32.47	51	23.74	31.47	49
Bank Eq Cap + Min Int to Assets	9.96	11.15	28	10.32	10.93	41
Growth Rates:						
Total Equity Capital	8.22	9.75	44	31.58	10.41	94
Equity Growth Less Asst Growth	-3.86	2.36	17	20.25	4.01	96
Intang Assets % Bank Equity						
Mortgage Servicing Rights	0.00	0.26	70	0.00	0.27	71
Goodwill	0.00	1.96	54	0.00	1.99	55
Purch Credit Card Relations	N/A	0.00	N/A	N/A	0.00	N/A
All Other Intangibles	N/A	0.00	N/A	N/A	0.00	N/A
Total Intangibles	0.00	2.89	35	0.00	3.02	35
Tier One Leverage Ratio	10.3524	10.78	46	10.8075	10.71	57
Standardized Capital Ratios						
Com Equity Tier 1 Cap Ratio	N/A	14.14	N/A	12.7495	14.53	36
Tier One Capital Ratio	N/A	14.16	N/A	12.7495	14.55	35
Total Capital Ratio	N/A	15.25	N/A	13.6961	15.83	33
Adv App Cap Ratios						
Com Equity Tier 1 Cap Ratio	N/A	0.00	N/A	N/A	56.65	N/A
Tier 1 Capital Ratio	N/A	0.00	N/A	N/A	56.65	N/A
Total Capital Ratio	N/A	0.00	N/A	N/A	56.65	N/A
End of Period Capital (\$000)						
Perpetual Preferred		0			0	
+ Common Stock		2,584			2,573	
+ Surplus		11,412			11,216	
+ Retained Earnings		37,994			34,257	
+ Accum Other Comp Income		-865			-805	
+ Other Equity Capital Comp		0			0	
Total Bank Equity Capital		51,125			47,241	
Minority Interest		0			0	
Cons Subs		0			0	
Total Bank Capital & Min Int		51,125			47,241	
Subordinated Notes & Debentures		0			0	
Changes in Bank Equity (\$000)						
Balance at Beginning of Period		50,269			46,265	
+ Net Income		1,038			1,154	
+ Sales or Purchase of Capital		50			51	
+ Merger & Absorptions		0			0	
+ Restate due to Acctg Error&Chg		0			0	
+ Trans with Parent		0			61	
- Dividends		301			274	
+ Other Comprehensive Income		68			-16	