



ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Blue Ridge Bancshares, Inc.

Person to be contacted regarding this report:	Mark Dudley	RSSD: (For Bank Holding Companies)	1891317
CPP Funds Received:	\$12,000,000	Holding Company Docket Number: (For Thrift Holding Companies)	
CPP Funds Repaid to Date:	\$0	FDIC Certificate Number: (For Depository Institutions)	17933
Date Funded (first funding):	3/6/2009	City:	Independence
Date Repaid ¹ :		State:	Missouri

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

<input checked="" type="checkbox"/>	Increase lending or reduce lending less than otherwise would have occurred.	The CPP funds allowed the bank to increase lending without putting the bank in a less than favorable liquidity position.
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<input checked="" type="checkbox"/> To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	Blue Ridge Bancshares, Inc. is the parent company of Blue Ridge Bank and Trust Co. The \$12,000,000 CPP funds received were injected into the bank. The bank was able to loan \$6,159,000 in consumer and \$6,590,000 in commercial loans during the first four months of 2009.
<input type="checkbox"/> Increase securities purchased (ABS, MBS, etc.).	
<input type="checkbox"/> Make other investments	
<input type="checkbox"/> Increase reserves for non-performing assets	

<input type="checkbox"/> Reduce borrowings	
<input type="checkbox"/> Increase charge-offs	
<input type="checkbox"/> Purchase another financial institution or purchase assets from another financial institution	
<input type="checkbox"/> Held as non-leveraged increase to total capital	

What actions were you able to avoid because of the capital infusion of CPP funds?

As 2009 progressed, the economic downturn slowed loan growth considerably. The metropolitan Kansas City area, like the rest of the country was plunged into the "Great Recession" causing economic hardship for many long time bank customers. Several bank customers cash flow was reduced or eliminated leading to their loans becoming delinquent and subsequently forcing the bank to foreclose on the collateral securing the loan. While the bank was not involved in any type of sub-prime lending or risky investments of the larger banks, the downturn deeply affected our customers and lead to the bank foreclosing on over 40 properties as well as other credits being placed on non-accrual status. The bank suffered losses for only the second time in the 51 year history of the bank. The CPP funds obtained earlier in the year allowed Blue Ridge Bank to continue to service the needs of our customers and assist many of them in weathering the worst economy in several years.

What actions were you able to take that you may not have taken without the capital infusion of CPP funds?

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Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.



According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.