

MIDDLEBURG FINANCIAL CORPORATION

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2176413	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$970	\$1,098	13.1%	
Loans	\$689	\$719	4.3%	
Construction & development	\$73	\$68	-6.6%	
Closed-end 1-4 family residential	\$255	\$251	-1.5%	
Home equity	\$57	\$51	-11.6%	
Credit card	\$0	\$0		
Other consumer	\$9	\$6	-31.6%	
Commercial & Industrial	\$43	\$56	30.1%	
Commercial real estate	\$240	\$268	11.5%	
Unused commitments	\$84	\$83	-0.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$100	\$176	75.7%	
Asset-backed securities	\$0	\$2		
Other securities	\$72	\$73	1.4%	
Cash & balances due	\$43	\$65	49.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$184	\$209	13.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$176	\$228	29.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$872	\$1,002	14.8%	
Deposits	\$811	\$893	10.2%	
Total other borrowings	\$56	\$102	81.9%	
FHLB advances	\$35	\$63	79.7%	
Equity				
Equity capital at quarter end	\$95	\$93	-2.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$19	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.8%	8.6%	--	
Tier 1 risk based capital ratio	13.1%	12.3%	--	
Total risk based capital ratio	14.3%	13.5%	--	
Return on equity ¹	4.5%	7.9%	--	
Return on assets ¹	0.4%	0.7%	--	
Net interest margin ¹	3.9%	3.6%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	94.2%	49.4%	--	
Loss provision to net charge-offs (qtr)	78.5%	42.0%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	6.5%	13.0%	0.5%	0.0%
Closed-end 1-4 family residential	1.2%	3.9%	0.0%	0.1%
Home equity	0.2%	3.3%	1.2%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.6%	3.9%	0.8%	1.6%
Commercial & Industrial	1.0%	3.5%	0.2%	1.6%
Commercial real estate	0.4%	2.9%	0.0%	0.1%
Total loans	1.4%	4.2%	0.2%	0.2%