

CENTRAL VIRGINIA BANKSHARES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1140677	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$485	\$472	-2.7%	
Loans	\$295	\$294	0.0%	
<i>Construction & development</i>	\$82	\$68	-16.9%	
<i>Closed-end 1-4 family residential</i>	\$61	\$63	2.8%	
<i>Home equity</i>	\$19	\$21	13.2%	
<i>Credit card</i>	\$1	\$1	7.0%	
<i>Other consumer</i>	\$8	\$7	-13.9%	
<i>Commercial & Industrial</i>	\$60	\$68	14.2%	
<i>Commercial real estate</i>	\$63	\$66	3.8%	
Unused commitments	\$71	\$67	-5.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$14	127.7%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$138	\$112	-19.1%	
Cash & balances due	\$7	\$8	22.7%	
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	\$455	\$442	-2.8%	
Deposits	\$349	\$386	10.8%	
Total other borrowings	\$103	\$53	-48.7%	
FHLB advances	\$60	\$50	-16.0%	
Equity				
Equity capital at quarter end	\$31	\$30	-1.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	7.7%	5.6%	--	
Tier 1 risk based capital ratio	9.6%	7.8%	--	
Total risk based capital ratio	10.6%	9.0%	--	
Return on equity ¹	83.7%	-92.1%	--	
Return on assets ¹	4.7%	-6.6%	--	
Net interest margin ¹	3.1%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	32.7%	45.4%	--	
Loss provision to net charge-offs (qtr)	227.0%	466.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	2.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.9%	20.1%	0.2%	1.4%
<i>Closed-end 1-4 family residential</i>	5.7%	8.9%	0.0%	0.6%
<i>Home equity</i>	0.8%	1.5%	0.0%	0.0%
<i>Credit card</i>	1.3%	0.6%	0.3%	1.7%
<i>Other consumer</i>	0.8%	1.2%	0.1%	0.0%
<i>Commercial & Industrial</i>	5.5%	2.5%	0.0%	0.1%
<i>Commercial real estate</i>	1.0%	3.7%	0.0%	0.2%
<i>Total loans</i>	3.9%	8.1%	0.1%	0.6%