

**EASTERN VIRGINIA BANKSHARES, INC.**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2626691	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,050	\$1,126	7.2%	
Loans	\$819	\$853	4.1%	
<i>Construction &amp; development</i>	\$103	\$88	-14.6%	
<i>Closed-end 1-4 family residential</i>	\$288	\$298	3.4%	
<i>Home equity</i>	\$67	\$86	28.9%	
<i>Credit card</i>	\$3	\$3	-9.0%	
<i>Other consumer</i>	\$40	\$36	-9.3%	
<i>Commercial &amp; Industrial</i>	\$65	\$79	21.2%	
<i>Commercial real estate</i>	\$222	\$235	5.8%	
Unused commitments	\$125	\$118	-5.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$69	\$77	10.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$83	\$93	11.2%	
Cash & balances due	\$13	\$29	118.7%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$975	\$1,027	5.4%	
Deposits	\$819	\$861	5.1%	
Total other borrowings	\$138	\$147	6.6%	
FHLB advances	\$135	\$123	-8.5%	
<b>Equity</b>				
Equity capital at quarter end	\$75	\$99	31.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$20	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.2%	7.6%	--	
Tier 1 risk based capital ratio	8.8%	9.7%	--	
Total risk based capital ratio	11.2%	11.6%	--	
Return on equity <sup>1</sup>	12.9%	2.4%	--	
Return on assets <sup>1</sup>	0.9%	0.2%	--	
Net interest margin <sup>1</sup>	3.2%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	63.6%	54.2%	--	
Loss provision to net charge-offs (qtr)	94.5%	187.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	0.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	9.2%	5.9%	0.7%	0.3%
<i>Closed-end 1-4 family residential</i>	1.6%	2.1%	0.1%	0.1%
<i>Home equity</i>	0.1%	0.5%	0.0%	0.0%
<i>Credit card</i>	2.6%	2.7%	2.5%	1.6%
<i>Other consumer</i>	0.8%	0.3%	0.4%	0.5%
<i>Commercial &amp; Industrial</i>	0.4%	5.7%	0.3%	0.3%
<i>Commercial real estate</i>	0.8%	2.5%	0.0%	0.0%
<i>Total loans</i>	2.0%	2.6%	0.2%	0.1%