

**HAMPTON ROADS BANKSHARES, INC.**

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 3012554	Number of Insured Depository Institutions 2	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$3,138	\$3,030	-3.4%	
Loans	\$2,629	\$2,481	-5.6%	
Construction & development	\$897	\$768	-14.4%	
Closed-end 1-4 family residential	\$366	\$370	1.3%	
Home equity	\$168	\$167	-0.6%	
Credit card	\$0	\$0		
Other consumer	\$46	\$40	-13.5%	
Commercial & Industrial	\$468	\$374	-20.0%	
Commercial real estate	\$585	\$671	14.7%	
Unused commitments	\$500	\$326	-34.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$95	\$146	53.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$49	\$13	-72.7%	
Cash & balances due	\$48	\$199	318.4%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$5	\$47	824.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$11	\$42	292.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$2,755	\$2,770	0.6%	
Deposits	\$2,351	\$2,500	6.3%	
Total other borrowings	\$358	\$249	-30.4%	
FHLB advances	\$299	\$228	-23.6%	
<b>Equity</b>				
Equity capital at quarter end	\$384	\$260	-32.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$100	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.9%	7.1%	--	
Tier 1 risk based capital ratio	9.8%	9.0%	--	
Total risk based capital ratio	11.0%	10.3%	--	
Return on equity <sup>1</sup>	-12.3%	-100.8%	--	
Return on assets <sup>1</sup>	-1.4%	-10.0%	--	
Net interest margin <sup>1</sup>	3.7%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	141.8%	53.3%	--	
Loss provision to net charge-offs (qtr)	450.6%	244.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.3%	3.5%	--	
<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>
Construction & development	2.3%	19.3%	0.0%	0.7%
Closed-end 1-4 family residential	1.2%	4.6%	0.0%	0.6%
Home equity	0.9%	1.4%	1.0%	1.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.1%	1.3%	0.7%
Commercial & Industrial	0.6%	7.3%	1.4%	1.3%
Commercial real estate	0.8%	6.2%	0.0%	0.3%
Total loans	1.4%	9.9%	0.3%	0.9%