

VIRGINIA COMMERCE BANCORP, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2856377	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,714	\$2,721	0.3%	
Loans	\$2,320	\$2,286	-1.5%	
<i>Construction & development</i>	\$585	\$428	-26.8%	
<i>Closed-end 1-4 family residential</i>	\$240	\$278	15.8%	
<i>Home equity</i>	\$123	\$135	9.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$6	5.2%	
<i>Commercial & Industrial</i>	\$279	\$238	-14.7%	
<i>Commercial real estate</i>	\$1,011	\$1,126	11.3%	
Unused commitments	\$555	\$526	-5.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$177	\$159	-10.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$148	\$190	28.0%	
Cash & balances due	\$34	\$25	-24.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$12	\$32	161.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$13	\$28	119.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$2,398	\$2,440	1.8%	
Deposits	\$2,173	\$2,229	2.6%	
Total other borrowings	\$213	\$202	-5.3%	
FHLB advances	\$25	\$25	0.0%	
Equity				
Equity capital at quarter end	\$316	\$281	-11.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$139	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.8%	10.2%	--	
Tier 1 risk based capital ratio	13.2%	11.6%	--	
Total risk based capital ratio	14.4%	12.8%	--	
Return on equity ¹	3.7%	7.5%	--	
Return on assets ¹	0.4%	0.8%	--	
Net interest margin ¹	3.5%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	31.1%	93.6%	--	
Loss provision to net charge-offs (qtr)	170.2%	18.1%	--	
Net charge-offs to average loans and leases ¹	1.0%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	16.5%	8.8%	0.6%	0.8%
<i>Closed-end 1-4 family residential</i>	0.2%	2.1%	0.0%	0.2%
<i>Home equity</i>	0.3%	0.3%	0.1%	0.4%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.9%	0.9%	0.6%	1.7%
<i>Commercial & Industrial</i>	5.0%	4.5%	0.5%	0.3%
<i>Commercial real estate</i>	0.6%	1.3%	0.0%	0.1%
<i>Total loans</i>	5.1%	3.0%	0.2%	0.3%