

**VIRGINIA COMMERCE BANCORP, INC.**

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2856377	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$2,739	\$2,936	7.2%	
Loans	\$2,226	\$2,191	-1.6%	
Construction & development	\$365	\$326	-10.5%	
Closed-end 1-4 family residential	\$280	\$265	-5.4%	
Home equity	\$131	\$127	-3.7%	
Credit card	\$0	\$0		
Other consumer	\$6	\$3	-53.0%	
Commercial & Industrial	\$219	\$252	15.5%	
Commercial real estate	\$1,139	\$1,133	-0.5%	
Unused commitments	\$505	\$554	9.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$141	\$462	226.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$270	\$163	-39.6%	
Cash & balances due	\$47	\$83	74.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$86	\$66	-23.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$91	\$65	-28.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$2,438	\$2,596	6.5%	
Deposits	\$2,255	\$2,300	2.0%	
Total other borrowings	\$178	\$288	62.2%	
FHLB advances	\$25	\$25	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$302	\$340	12.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.8%	11.4%	--	
Tier 1 risk based capital ratio	13.1%	14.2%	--	
Total risk based capital ratio	14.3%	15.5%	--	
Return on equity <sup>1</sup>	7.7%	9.2%	--	
Return on assets <sup>1</sup>	0.8%	1.1%	--	
Net interest margin <sup>1</sup>	4.3%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	108.8%	125.4%	--	
Loss provision to net charge-offs (qtr)	95.5%	84.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.3%	0.8%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	9.2%	7.3%	0.5%	0.4%
Closed-end 1-4 family residential	1.9%	1.5%	0.4%	0.1%
Home equity	1.3%	2.7%	0.1%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	1.1%	0.9%	0.6%
Commercial & Industrial	1.7%	2.0%	0.6%	0.1%
Commercial real estate	1.1%	0.2%	0.2%	0.2%
Total loans	2.6%	1.8%	0.4%	0.2%