

**CENTRAL VIRGINIA BANKSHARES, INC.**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1140677	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$395	\$386	-2.1%	
Loans	\$225	\$195	-13.2%	
Construction & development	\$43	\$33	-23.4%	
Closed-end 1-4 family residential	\$64	\$59	-9.2%	
Home equity	\$25	\$24	-3.8%	
Credit card	\$1	\$1	-0.6%	
Other consumer	\$1	\$1	103.5%	
Commercial & Industrial	\$23	\$18	-23.5%	
Commercial real estate	\$62	\$56	-10.1%	
Unused commitments	\$42	\$38	-9.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$52	\$43	-17.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$48	\$103	115.6%	
Cash & balances due	\$7	\$8	10.5%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$378	\$367	-2.7%	
Deposits	\$333	\$324	-2.7%	
Total other borrowings	\$41	\$40	-3.4%	
FHLB advances	\$40	\$40	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$17	\$19	12.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	5.4%	5.7%	--	
Tier 1 risk based capital ratio	8.5%	9.9%	--	
Total risk based capital ratio	9.8%	11.2%	--	
Return on equity <sup>1</sup>	4.2%	-6.9%	--	
Return on assets <sup>1</sup>	0.2%	-0.3%	--	
Net interest margin <sup>1</sup>	3.0%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	38.4%	31.6%	--	
Loss provision to net charge-offs (qtr)	46.0%	78.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.9%	1.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	29.9%	39.8%	1.7%	0.4%
Closed-end 1-4 family residential	8.1%	6.7%	0.0%	0.4%
Home equity	1.3%	0.6%	0.4%	1.4%
Credit card	1.9%	2.7%	0.1%	3.2%
Other consumer	39.4%	0.5%	0.8%	0.2%
Commercial & Industrial	17.1%	12.0%	0.7%	0.1%
Commercial real estate	2.6%	5.9%	0.0%	0.1%
Total loans	10.8%	11.6%	0.5%	0.4%