

EASTERN VIRGINIA BANKSHARES, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2626691	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,061	\$1,075	1.3%	
Loans	\$735	\$685	-6.8%	
<i>Construction & development</i>	\$63	\$55	-13.6%	
<i>Closed-end 1-4 family residential</i>	\$253	\$239	-5.7%	
<i>Home equity</i>	\$102	\$100	-2.5%	
<i>Credit card</i>	\$3	\$0	-100.0%	
<i>Other consumer</i>	\$19	\$16	-16.9%	
<i>Commercial & Industrial</i>	\$54	\$42	-23.3%	
<i>Commercial real estate</i>	\$210	\$192	-8.6%	
Unused commitments	\$110	\$99	-9.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$114	\$96	-15.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$123	\$181	47.0%	
Cash & balances due	\$25	\$48	94.1%	
Residential mortgage originations				
<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		
Liabilities	\$960	\$969	1.0%	
Deposits	\$834	\$843	1.1%	
Total other borrowings	\$122	\$120	-0.9%	
FHLB advances	\$118	\$118	0.0%	
Equity				
Equity capital at quarter end	\$102	\$106	4.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.3%	7.8%	--	
Tier 1 risk based capital ratio	10.7%	12.1%	--	
Total risk based capital ratio	11.9%	13.3%	--	
Return on equity ¹	2.9%	4.1%	--	
Return on assets ¹	0.3%	0.4%	--	
Net interest margin ¹	3.5%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	79.1%	171.3%	--	
Loss provision to net charge-offs (qtr)	69.9%	33.1%	--	
Net charge-offs to average loans and leases ¹	2.8%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
<i>Construction & development</i>	9.0%	2.4%	3.6%	0.0%
<i>Closed-end 1-4 family residential</i>	3.7%	2.6%	0.3%	0.6%
<i>Home equity</i>	1.1%	0.4%	0.2%	0.4%
<i>Credit card</i>	2.0%	0.0%	2.0%	0.0%
<i>Other consumer</i>	1.8%	0.7%	0.3%	0.2%
<i>Commercial & Industrial</i>	1.2%	0.9%	0.2%	0.5%
<i>Commercial real estate</i>	5.9%	1.8%	0.9%	0.5%
<i>Total loans</i>	4.1%	1.7%	0.7%	0.4%