

CENTRAL VIRGINIA BANKSHARES, INC.

| | CPP Disbursement Date 01/30/2009 | RSSD (Holding Company) 1140677 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | |
| Assets | \$472 | \$408 | -13.5% | |
| Loans | \$294 | \$263 | -10.6% | |
| Construction & development | \$68 | \$51 | -25.0% | |
| Closed-end 1-4 family residential | \$63 | \$64 | 1.9% | |
| Home equity | \$21 | \$22 | 1.7% | |
| Credit card | \$1 | \$1 | -2.0% | |
| Other consumer | \$7 | \$6 | -21.2% | |
| Commercial & Industrial | \$68 | \$56 | -18.2% | |
| Commercial real estate | \$66 | \$63 | -4.3% | |
| Unused commitments | \$67 | \$50 | -25.7% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$14 | \$29 | 102.6% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$112 | \$81 | -27.4% | |
| Cash & balances due | \$8 | \$7 | -7.2% | |
| Residential mortgage originations | | | | |
| 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 | | |
| Liabilities | \$442 | \$393 | -11.3% | |
| Deposits | \$386 | \$347 | -10.2% | |
| Total other borrowings | \$53 | \$43 | -18.5% | |
| FHLB advances | \$50 | \$40 | -20.0% | |
| Equity | | | | |
| Equity capital at quarter end | \$30 | \$16 | -47.5% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$3 | \$0 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 5.5% | 4.9% | -- | |
| Tier 1 risk based capital ratio | 7.6% | 6.9% | -- | |
| Total risk based capital ratio | 8.8% | 8.2% | -- | |
| Return on equity ¹ | -98.1% | -43.7% | -- | |
| Return on assets ¹ | -6.9% | -1.9% | -- | |
| Net interest margin ¹ | 2.7% | 3.0% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 45.4% | 34.0% | -- | |
| Loss provision to net charge-offs (qtr) | 466.0% | 100.9% | -- | |
| Net charge-offs to average loans and leases ¹ | 2.2% | 3.9% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2009 | 2010 | 2009 | 2010 |
| Construction & development | 20.1% | 39.1% | 1.4% | 4.6% |
| Closed-end 1-4 family residential | 8.9% | 11.0% | 0.6% | 0.1% |
| Home equity | 1.5% | 1.2% | 0.0% | 0.2% |
| Credit card | 0.6% | 0.0% | 1.7% | 1.7% |
| Other consumer | 1.2% | 0.3% | 0.0% | 0.6% |
| Commercial & Industrial | 2.5% | 3.1% | 0.1% | 0.0% |
| Commercial real estate | 3.7% | 3.2% | 0.2% | 0.0% |
| Total loans | 8.1% | 11.8% | 0.6% | 1.0% |