

**C&F FINANCIAL CORPORATION**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2183493	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$884	\$900	1.9%	
Loans	\$662	\$699	5.6%	
Construction & development	\$103	\$90	-12.5%	
Closed-end 1-4 family residential	\$194	\$226	16.5%	
Home equity	\$32	\$32	0.5%	
Credit card	\$0	\$0		
Other consumer	\$193	\$225	16.4%	
Commercial & Industrial	\$34	\$31	-7.2%	
Commercial real estate	\$86	\$76	-12.2%	
Unused commitments	\$86	\$83	-3.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$2	-15.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$115	\$128	11.6%	
Cash & balances due	\$38	\$10	-74.4%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$195	\$210	7.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$216	\$213	-1.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$779	\$790	1.4%	
Deposits	\$607	\$626	3.0%	
Total other borrowings	\$150	\$144	-4.5%	
FHLB advances	\$53	\$53	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$105	\$111	5.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$20	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.1%	11.4%	--	
Tier 1 risk based capital ratio	14.1%	15.0%	--	
Total risk based capital ratio	15.4%	16.3%	--	
Return on equity <sup>1</sup>	3.3%	9.6%	--	
Return on assets <sup>1</sup>	0.4%	1.2%	--	
Net interest margin <sup>1</sup>	6.9%	7.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	410.4%	322.4%	--	
Loss provision to net charge-offs (qtr)	124.2%	179.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.7%	1.5%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	3.0%	0.4%	1.3%	0.9%
Closed-end 1-4 family residential	1.0%	0.9%	0.4%	0.0%
Home equity	0.2%	0.9%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.1%	1.3%	1.1%
Commercial & Industrial	1.3%	1.0%	0.0%	0.0%
Commercial real estate	0.0%	7.7%	0.6%	0.0%
Total loans	0.9%	1.3%	0.7%	0.5%