

VIRGINIA COMMERCE BANCORP, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2856377	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$2,721	\$2,739	0.7%	
Loans	\$2,286	\$2,226	-2.6%	
<i>Construction & development</i>	\$428	\$365	-14.9%	
<i>Closed-end 1-4 family residential</i>	\$278	\$280	0.7%	
<i>Home equity</i>	\$135	\$131	-2.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$6	4.3%	
<i>Commercial & Industrial</i>	\$238	\$219	-8.3%	
<i>Commercial real estate</i>	\$1,126	\$1,139	1.1%	
Unused commitments	\$526	\$505	-4.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$159	\$141	-10.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$190	\$270	42.2%	
Cash & balances due	\$25	\$47	88.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$32	\$86	169.8%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$28	\$91	220.5%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$2,440	\$2,438	-0.1%	
Deposits	\$2,229	\$2,255	1.1%	
Total other borrowings	\$202	\$178	-11.9%	
FHLB advances	\$25	\$25	0.0%	
Equity				
Equity capital at quarter end	\$281	\$302	7.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	10.8%	--	
Tier 1 risk based capital ratio	11.6%	13.1%	--	
Total risk based capital ratio	12.8%	14.3%	--	
Return on equity ¹	7.5%	7.7%	--	
Return on assets ¹	0.8%	0.8%	--	
Net interest margin ¹	4.1%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	93.6%	108.8%	--	
Loss provision to net charge-offs (qtr)	18.1%	95.5%	--	
Net charge-offs to average loans and leases ¹	1.1%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
<i>Construction & development</i>	8.8%	9.2%	0.8%	0.5%
<i>Closed-end 1-4 family residential</i>	2.1%	1.9%	0.2%	0.4%
<i>Home equity</i>	0.3%	1.3%	0.4%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.9%	0.3%	1.7%	0.9%
<i>Commercial & Industrial</i>	4.5%	1.7%	0.3%	0.6%
<i>Commercial real estate</i>	1.3%	1.1%	0.1%	0.2%
<i>Total loans</i>	3.0%	2.6%	0.3%	0.4%