

WASHINGTONFIRST BANKSHARES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3922466	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$355	\$434	22.3%	
Loans	\$272	\$330	21.4%	
Construction & development	\$48	\$62	28.7%	
Closed-end 1-4 family residential	\$17	\$16	-3.0%	
Home equity	\$26	\$25	-2.4%	
Credit card	\$0	\$0		
Other consumer	\$2	\$3	70.6%	
Commercial & Industrial	\$62	\$75	21.9%	
Commercial real estate	\$102	\$137	35.0%	
Unused commitments	\$43	\$67	54.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$9	157.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$19	\$37	93.8%	
Cash & balances due	\$43	\$45	4.8%	
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	\$315	\$392	24.7%	
Deposits	\$279	\$358	28.3%	
Total other borrowings	\$34	\$33	-3.0%	
FHLB advances	\$34	\$33	-3.0%	
Equity				
Equity capital at quarter end	\$41	\$42	4.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$13	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.7%	8.8%	--	
Tier 1 risk based capital ratio	12.6%	10.5%	--	
Total risk based capital ratio	13.6%	11.4%	--	
Return on equity ¹	3.8%	4.3%	--	
Return on assets ¹	0.4%	0.4%	--	
Net interest margin ¹	3.9%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	92.3%	97.7%	--	
Loss provision to net charge-offs (qtr)	858.5%	91.9%	--	
Net charge-offs to average loans and leases ¹	0.1%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.8%
Closed-end 1-4 family residential	1.3%	0.0%	0.3%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.1%
Commercial & Industrial	4.6%	0.1%	0.0%	0.0%
Commercial real estate	0.0%	2.5%	0.0%	0.0%
Total loans	1.1%	1.1%	0.0%	0.3%