

**EASTERN VIRGINIA BANKSHARES, INC.**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2626691	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>	\$1,126	\$1,119	-0.6%		
Loans	\$853	\$775	-9.2%		
Construction & development	\$88	\$76	-13.1%		
Closed-end 1-4 family residential	\$298	\$260	-12.5%		
Home equity	\$86	\$93	8.5%		
Credit card	\$3	\$3	-2.7%		
Other consumer	\$36	\$30	-17.8%		
Commercial & Industrial	\$79	\$69	-12.3%		
Commercial real estate	\$235	\$213	-9.4%		
Unused commitments	\$118	\$121	2.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$77	\$100	30.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$93	\$146	57.6%		
Cash & balances due	\$29	\$21	-25.7%		
<b>Residential mortgage originations</b>					
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			
<b>Liabilities</b>	\$1,027	\$1,034	0.7%		
Deposits	\$861	\$872	1.3%		
Total other borrowings	\$147	\$145	-1.6%		
FHLB advances	\$123	\$143	15.7%		
<b>Equity</b>					
Equity capital at quarter end	\$99	\$85	-13.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$20	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	7.6%	5.9%	--		
Tier 1 risk based capital ratio	9.7%	8.4%	--		
Total risk based capital ratio	11.6%	11.0%	--		
Return on equity <sup>1</sup>	2.4%	-33.7%	--		
Return on assets <sup>1</sup>	0.2%	-2.8%	--		
Net interest margin <sup>1</sup>	3.4%	3.4%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	54.2%	91.3%	--		
Loss provision to net charge-offs (qtr)	187.0%	214.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	3.0%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>	
Construction & development	5.9%	11.3%	0.3%	3.3%	--
Closed-end 1-4 family residential	2.1%	3.6%	0.1%	0.4%	--
Home equity	0.5%	0.9%	0.0%	0.4%	--
Credit card	2.7%	2.4%	1.6%	1.8%	--
Other consumer	0.3%	1.3%	0.5%	0.2%	--
Commercial & Industrial	5.7%	0.6%	0.3%	0.6%	--
Commercial real estate	2.5%	3.8%	0.0%	0.6%	--
Total loans	2.6%	3.6%	0.1%	0.8%	--