

Central Virginia Bankshares, Inc.
Consolidated Financial Information
June 30, 2007

(Unaudited)

Selected Financial Data and Ratios

<u>Average Balances</u>	<u>2007</u>		<u>2006</u>	
	<u>2nd Quarter</u>	<u>Year To Date</u>	<u>2nd Quarter</u>	<u>Year To Date</u>
Investment Securities	189,716,339	185,273,151	167,662,121	168,960,405
Federal Funds Sold	14,924,736	19,426,663	552,374	317,276
Loans (net of unearned discount)	221,491,147	215,642,971	210,980,648	205,884,641
Earning Assets	426,683,659	420,949,965	379,769,148	375,803,685
Assets	457,869,514	451,444,511	407,065,947	403,713,012
Non-Interest Bearing Deposits	43,849,967	43,280,150	46,341,549	45,503,032
Interest Bearing Deposits	332,280,551	327,238,512	281,586,943	279,379,339
Total Deposits	376,130,518	370,518,662	327,928,492	324,882,371
FHLB Overnight Advances	0	0	10,293,077	7,745,856
FHLB Term Borrowings	35,000,000	35,000,000	21,329,670	23,635,359
Fed Funds Purchased and Repurchase Agreements	1,104,229	586,074	6,573,714	6,935,254
Long term debt, Capital Trust Preferred	5,155,000	5,155,000	5,155,000	5,155,000
Total Borrowings	41,259,229	40,741,074	43,351,462	43,471,470
Interest Bearing Liabilities	373,539,780	367,979,586	324,938,404	322,850,808
Stockholder's Equity	37,946,635	37,756,800	36,145,958	34,893,677
Weighted Average Shares Outstanding - Basic	2,430,983	2,427,136	2,403,156	2,401,771
Weighted Average Shares Outstanding - Diluted	2,454,725	2,455,184	2,441,773	2,440,263

Asset Quality

	<u>3rd Qtr 2006</u>	<u>4th Qtr 2006</u>	<u>1st Qtr 2007</u>	<u>2nd Qtr 2007</u>	<u>2nd Qtr 2006</u>
Non-accrual Loans	754,745	736,509	1,512,037	1,436,051	687,366
Other Non Performing Assets	0	0	0	0	103,867
Other Real Estate Owned	0	0	0	0	
Loans 90 Days Past Due	593,985	263,931	136,244	799,392	394,759
Total Non-Performing Assets	1,348,729	1,000,440	1,648,282	2,235,443	1,185,991

Reserve for Loan Losses:	<u>3rd Qtr 2006</u>	<u>4th Qtr 2006</u>	<u>1st Qtr 2007</u>	<u>2nd Qtr 2007</u>	<u>YTD 2007</u>
Beginning Balance	2,899,197	2,905,082	2,889,496	2,874,295	2,889,496
Provision Charged to Expense	0	0	0	0	0
Charge Offs	31,721	32,251	31,660	48,670	80,331
Recoveries	37,606	16,665	16,459	22,313	38,772
Ending Balance	2,905,082	2,889,496	2,874,295	2,847,938	2,847,938

Selected Ratios

	<u>2nd Qtr 2007</u>	<u>YTD 2007</u>	<u>2nd Qtr 2006</u>	<u>YTD 2006</u>
Return on Average Assets	0.89%	0.83%	1.54%	1.42%
Return on Average Stockholder's Equity	10.79%	9.92%	17.32%	16.40%
Average Equity to Assets	8.29%	8.36%	8.88%	8.64%
Net Interest Margin (FTE)	3.59%	3.59%	4.23%	4.22%
Efficiency Ratio	68.45%	70.80%	58.98%	60.44%
Average Loan to Average Deposit Ratio	58.89%	58.20%	64.34%	63.37%
Reserve for Loan Loss / Loans EOP	1.19%		1.37%	
Reserve for Loan Loss / Non-Performing Assets	127.40%		244.45%	
Dividend Payout Ratio (Qtr Annualized - Fully Diluted)	42.86%		28.13%	
Dividend Payout Ratio (12 Mos Trailing - Fully Diluted)	41.62%		29.50%	

Per Share Data

EPS - Basic	\$0.42	\$0.77	\$0.65	\$1.19
EPS - Fully Diluted	\$0.42	\$0.76	\$0.64	\$1.17
Dividends Paid per Share	\$0.18	\$0.36	\$0.18	\$0.35
Book Value at Period End	\$15.07		\$13.48	