

Central Virginia Bankshares, Inc.
Consolidated Financial Information
December 31, 2007
(Unaudited)

Selected Financial Data and Ratios

<u>Average Balances</u>	<u>2007</u>		<u>2006</u>	
	<u>4th Quarter</u>	<u>Year To Date</u>	<u>4th Quarter</u>	<u>Year To Date</u>
Investment Securities	190,017,281	187,415,181	168,932,587	168,651,422
Federal Funds Sold	28,783	9,734,452	18,820,304	5,655,090
Loans (net of unearned discount)	256,553,342	232,591,667	209,987,035	207,682,971
Earning Assets	447,040,636	430,161,301	398,424,002	382,614,567
Assets	476,510,323	460,124,824	426,448,303	409,727,868
Non-Interest Bearing Deposits	44,403,323	43,592,342	44,644,879	45,466,099
Interest Bearing Deposits	321,202,832	326,524,507	302,675,094	285,971,301
Total Deposits	365,606,154	370,116,849	347,319,974	331,437,400
FHLB Overnight Advances	155,978	39,315	0	4,498,630
FHLB Term Borrowings	39,673,913	36,178,082	35,739,130	29,145,205
Fed Funds Purchased and Repurchase Agreements	25,057,162	8,361,832	73,326	3,528,347
Long term debt, Capital Trust Preferred	5,155,000	5,155,000	5,155,000	5,155,000
Total Borrowings	70,042,053	49,734,229	40,967,457	42,327,182
Interest Bearing Liabilities	391,244,885	376,258,736	343,642,551	328,298,483
Stockholder's Equity	37,885,904	37,631,824	36,234,405	34,099,090
Weighted Average Shares Outstanding - Basic	2,439,150	2,432,152	2,415,088	2,406,768
Weighted Average Shares Outstanding - Diluted	2,467,762	2,460,621	2,449,344	2,444,239

Asset Quality

	<u>1st Qtr 2007</u>	<u>2nd Qtr 2007</u>	<u>3rd Qtr 2007</u>	<u>4th Qtr 2007</u>	<u>4th Qtr 2006</u>
Non-accrual Loans	1,512,037	1,436,051	809,672	2,360,794	736,509
Other Non Performing Assets	0	0	0	0	0
Other Real Estate Owned	0	0	0	0	0
Loans 90 Days Past Due	136,244	799,392	1,129,022	1,757,544	263,931
Total Non-Performing Assets	1,648,282	2,235,443	1,938,695	4,118,337	1,000,440

	<u>1st Qtr 2007</u>	<u>2nd Qtr 2007</u>	<u>3rd Qtr 2007</u>	<u>4th Qtr 2007</u>	<u>YTD 2007</u>
Reserve for Loan Losses:					
Beginning Balance	2,889,496	2,874,295	2,847,938	2,795,567	2,889,496
Provision Charged to Expense	0	0	0	180,000	180,000
Charge Offs	31,660	48,670	63,964	78,232	222,526
Recoveries	16,459	22,313	11,593	14,747	65,113
Ending Balance	2,874,295	2,847,938	2,795,567	2,912,082	2,912,082

Selected Ratios

	<u>4th Qtr 2007</u>	<u>YTD 2007</u>	<u>4th Qtr 2006</u>	<u>YTD 2006</u>
Return on Average Assets	0.85%	0.87%	1.09%	1.26%
Return on Average Stockholder's Equity	10.66%	10.60%	12.82%	15.10%
Average Equity to Assets	7.95%	8.18%	8.50%	8.32%
Net Interest Margin (FTE)	3.52%	3.60%	3.91%	4.13%
Efficiency Ratio	66.89%	68.98%	64.34%	62.75%
Average Loan to Average Deposit Ratio	70.17%	62.84%	60.46%	62.66%
Reserve for Loan Loss / Loans EOP	1.10%		1.39%	
Reserve for Loan Loss / Non-Performing Assets	70.71%		288.82%	
Dividend Payout Ratio (Qtr Annualized - Fully Diluted)	43.90%		37.50%	
Dividend Payout Ratio (12 Mos Trailing - Fully Diluted)	40.22%		30.97%	

Per Share Data

EPS - Basic	\$0.41	\$1.64	\$0.48	\$2.14
EPS - Fully Diluted	\$0.41	\$1.62	\$0.48	\$2.11
Dividends Paid per Share	\$0.18	\$0.72	\$0.18	\$0.71
Book Value at Period End	\$15.06		\$15.33	