

CENTRAL VIRGINIA BANKSHARES, I
CONSOLIDATED BALANCE SHEET
September 30, 2006 and 2005
(Unaudited)

ASSETS

September 30, 2006

Cash and due from banks	13,508,251
Federal funds sold	2,887,000
Total cash and cash equivalents	16,395,251
Securities available for sale	154,687,239
Securities held to maturity (approximate market value 2006 \$8,584,941; 2005 \$8,794,031)	8,395,870
Total Investment Securities	163,083,109
Mortgage loans held for sale	0
Total loans	212,085,947
Less: Unearned income	(67,309)
Reserve for loan losses	(2,905,082)
Loans, net	209,113,556
Bank premises and equipment, net	10,315,478
Accrued interest receivable	3,182,694
Other assets	13,716,773
Total Other Assets	27,214,945
Total assets	415,806,861

LIABILITIES AND STOCKHOLDERS' EQUITY

LIABILITIES

Deposits:	
Demand deposits	47,014,934
Interest bearing demand deposits and Now Accounts	53,900,829
Savings deposits	37,320,175
Time deposits, \$100,000 and over	57,886,877
Other time deposits	140,244,890
Total Deposits	336,367,705
Fed funds purchased and securities sold under REPO	83,500

Overnight FHLB advances	0
FHLB Term Borrowings	36,000,000
Long term debt, Capital Trust Preferred	5,155,000
Total Borrowed Funds	<u>41,238,500</u>
Accrued interest payable	502,107
Other liabilities	1,921,164
Total other liabilities	<u>2,423,271</u>
Total Liabilities	380,029,476
<u>STOCKHOLDERS' EQUITY</u>	
Common stock, \$1.25 par value; 6,000,000 shares authorized; 2,410,622 and 2,283,336 shares issued and outstanding in 2006 and 2005 respectively	3,013,278
Surplus	14,167,808
Retained earnings	20,575,940
Accumulated other comprehensive income	(1,979,641)
Shareholders' Equity	<u>35,777,385</u>
Total Liabilities and Stockholders' Equity	<u><u>415,806,861</u></u>

Loan to Deposit Ratio	63.03%
Book Value	\$14.84
Shares outstanding	2,410,622

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September 30, 2005	\$ Change	% Change
11,460,595	2,047,656	17.87%
2,421,000	466,000	19.25%
<u>13,881,595</u>	<u>2,513,656</u>	<u>18.11%</u>
153,030,590	1,656,649	1.08%
8,478,025	(82,155)	-0.97%
<u>161,508,615</u>	<u>1,574,494</u>	<u>0.97%</u>
201,800	(201,800)	-100.00%
195,059,331	17,026,616	8.73%
(65,045)	(2,264)	3.48%
(2,879,149)	(25,933)	0.90%
<u>192,115,137</u>	<u>16,998,419</u>	<u>8.85%</u>
10,426,056	(110,578)	-1.06%
2,591,043	591,651	22.83%
13,195,822	520,951	3.95%
<u>26,212,921</u>	<u>1,002,024</u>	<u>3.82%</u>
<u><u>393,920,068</u></u>	<u><u>21,886,793</u></u>	<u><u>5.56%</u></u>

44,719,785	2,295,149	5.13%
54,986,086	(1,085,257)	-1.97%
47,590,171	(10,269,996)	-21.58%
44,772,451	13,114,426	29.29%
130,252,721	9,992,169	7.67%
<u>322,321,214</u>	<u>14,046,491</u>	<u>4.36%</u>
711,000	(627,500)	-88.26%

0	0	
30,500,000	5,500,000	18.03%
5,155,000	0	0.00%
<hr/> 36,366,000	<hr/> 4,872,500	13.40%
433,463	68,644	15.84%
1,460,980	460,184	31.50%
<hr/> 1,894,443	<hr/> 528,828	27.91%
360,581,657	19,447,819	5.39%
2,854,170	159,108	5.57%
10,837,540	3,330,268	30.73%
20,071,575	504,365	2.51%
(424,874)	(1,554,767)	365.94%
<hr/> 33,338,411	<hr/> 2,438,974	7.32%
<hr/> <hr/> 393,920,068	<hr/> <hr/> 21,886,793	5.56%

60.50% 4.19%

\$13.91 6.73%

2,397,503