

Central Virginia Bankshares, Inc.
Consolidated Financial Information

March 31, 2007
(Unaudited)

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Selected Financial Data and Ratios

Average Balances	2007		2006		Change	
	1st Quarter	Year To Date	1st Quarter	Year To Date	\$\$	%
Investment Securities	180,780,593	180,780,593	170,293,793	170,293,793	10,486,800	6.16%
Federal Funds Sold	23,978,611	23,978,611	79,567	79,567	23,899,044	30037%
Mortgage Loans Held for Sale	663,544	663,544	709,471	709,471	(45,926)	-6.47%
Loans (net of unearned discount)	209,729,814	209,729,814	200,732,011	200,732,011	8,997,803	4.48%
Earning Assets	415,152,563	415,152,563	371,814,841	371,814,841	43,337,722	11.66%
Assets	444,948,120	444,948,120	400,422,261	400,422,261	44,525,859	11.12%
Non-Interest Bearing Deposits	42,704,002	42,704,002	44,655,198	44,655,198	(1,951,195)	-4.37%
Interest Bearing Deposits	322,140,450	322,140,450	277,147,206	277,147,206	44,993,244	16.23%
Total Deposits	364,844,452	364,844,452	321,802,404	321,802,404	43,042,049	13.38%
FHLB Overnight Advances	0	0	4,533,333	4,533,333	(4,533,333)	-100.00%
FHLB Term Borrowings	35,000,000	35,000,000	25,966,667	25,966,667	9,033,333	34.79%
Total FHLB Borrowings	35,000,000	35,000,000	30,500,000	30,500,000	4,500,000	14.75%
Fed Funds Purchased and Repurchase Agreements	62,161	62,161	7,300,811	7,300,811	(7,238,650)	-99.15%
Long term debt, Capital Trust Preferred	5,155,000	5,155,000	5,155,000	5,155,000	0	0.00%
Total Borrowings	40,217,161	40,217,161	42,955,811	42,955,811	(2,738,650)	-6.38%
Interest Bearing Liabilities	362,357,611	362,357,611	320,103,017	320,103,017	42,254,594	13.20%
Stockholder's Equity	37,564,856	37,564,856	33,627,483	33,627,483	3,937,374	11.71%
Weighted Average Shares Outstanding - Basic	2,423,246	2,423,246	2,400,460	2,400,460		
Weighted Average Shares Outstanding - Fully Diluted	2,455,648	2,455,648	2,440,743	2,440,743		

Asset Quality

	<u>2nd Qtr 2006</u>	<u>3rd Qtr 2006</u>	<u>4th Qtr 2006</u>	<u>1st Qtr 2007</u>	<u>1st Qtr 2006</u>
Non-accrual Loans	687,366	754,745	736,509	1,512,037	693,228
Other Non Performing Assets	103,867	0	0	0	110,830
Other Real Estate Owned	0	0	0	0	0
Loans 90 Days Past Due	394,759	593,985	263,931	136,244	159,847
Total Non-Performing Assets	1,185,991	1,348,729	1,000,440	1,648,282	963,906

Reserve for Loan Losses:	<u>2nd Qtr 2006</u>	<u>3rd Qtr 2006</u>	<u>4th Qtr 2006</u>	<u>1st Qtr 2007</u>	<u>YTD 2006</u>
Beginning Balance	2,907,976	2,899,197	2,905,082	2,889,496	2,889,496
Provision Charged to Expense	0	0	0	0	0
Charge Offs	17,128	31,721	32,251	31,660	31,660
Recoveries	8,349	37,606	16,665	16,459	16,459
Ending Balance	2,899,197	2,905,082	2,889,496	2,874,295	2,874,295

Selected Ratios

	<u>1st Qtr 2007</u>	<u>YTD 2007</u>	<u>1st Qtr 2006</u>	<u>YTD 2006</u>
Return on Average Assets	0.76%	0.76%	1.30%	1.30%
Return on Average Stockholder's Equity	9.05%	9.05%	15.42%	15.42%
Average Equity to Assets	8.44%	8.44%	8.40%	8.40%
Net Interest Margin (FTE)	3.59%	3.59%	4.22%	4.22%
Efficiency Ratio	73.26%	73.26%	62.13%	62.13%
Average Loan to Average Deposit Ratio	57.48%	57.48%	62.38%	62.38%
Reserve for Loan Loss / Loans EOP	1.35%	1.35%	1.41%	1.41%
Reserve for Loan Loss / Non-Performing Assets	174.38%	174.38%	301.69%	301.69%
Dividend Payout Ratio (Qtr Annualized - Fully Diluted)	51.43%	51.43%	32.08%	32.08%
Dividend Payout Ratio (12 Mos Trailing - Fully Diluted)	36.92%	36.92%	30.23%	30.23%

Per Share Data

EPS - Primary	\$0.35	\$0.35	\$0.54
EPS - Fully Diluted	\$0.35	\$0.35	\$0.53
Dividends Paid per Share	\$0.180	\$0.180	\$0.170
Book Value at Period End	\$15.72	\$ 13.86	\$13.53