

**Central Virginia Bankshares, Inc.**  
**Consolidated Financial Information**  
**September 30, 2007**  
(Unaudited)

**Selected Financial Data and Ratios**

<u>Average Balances</u>	<u>2007</u>		<u>2006</u>	
	<u>3rd Quarter</u>	<u>Year To Date</u>	<u>3rd Quarter</u>	<u>Year To Date</u>
Investment Securities	189,027,292	186,538,283	167,722,130	168,550,212
Federal Funds Sold	371,750	13,005,227	2,991,446	1,218,462
Loans (net of unearned discount)	241,974,709	224,516,670	211,852,885	209,854,297
Earning Assets	431,404,271	424,473,027	383,100,524	380,228,174
Assets	460,816,896	454,602,971	406,373,662	404,084,278
Non-Interest Bearing Deposits	43,395,563	43,319,044	46,214,655	45,742,846
Interest Bearing Deposits	330,441,456	328,317,892	282,236,478	280,342,184
Total Deposits	373,837,018	371,636,936	328,451,133	326,085,031
FHLB Overnight Advances	0	0	2,608,696	6,014,652
FHLB Term Borrowings	35,000,000	35,000,000	33,391,304	26,923,077
Fed Funds Purchased and Repurchase Agreements	6,964,461	2,735,567	280,647	4,692,676
Long term debt, Capital Trust Preferred	5,155,000	5,155,000	5,155,000	5,155,000
Total Borrowings	47,119,461	42,890,567	41,435,647	42,785,405
Interest Bearing Liabilities	377,560,917	371,208,459	323,672,124	323,127,589
Stockholder's Equity	37,131,866	37,546,200	37,558,829	35,816,950
Weighted Average Shares Outstanding - Basic	2,435,021	2,429,793	2,408,280	2,403,965
Weighted Average Shares Outstanding - Diluted	2,464,179	2,458,215	2,446,955	2,442,518

**Asset Quality**

	<u>4th Qtr 2006</u>	<u>1st Qtr 2007</u>	<u>2nd Qtr 2007</u>	<u>3rd Qtr 2007</u>	<u>3rd Qtr 2006</u>
Non-accrual Loans	736,509	1,512,037	1,436,051	<b>809,672</b>	754,745
Other Non Performing Assets	0	0	0	<b>0</b>	0
Other Real Estate Owned	0	0	0	<b>0</b>	0
Loans 90 Days Past Due	263,931	136,244	799,392	<b>1,129,022</b>	593,985
Total Non-Performing Assets	1,000,440	1,648,282	2,235,443	<b>1,938,695</b>	1,348,729

<b>Reserve for Loan Losses:</b>	<u>4th Qtr 2006</u>	<u>1st Qtr 2007</u>	<u>2nd Qtr 2007</u>	<u>3rd Qtr 2007</u>	<u>YTD 2007</u>
Beginning Balance	2,905,082	2,889,496	2,874,295	<b>2,847,938</b>	2,889,496
Provision Charged to Expense	0	0	0	<b>0</b>	0
Charge Offs	32,251	31,660	48,670	<b>63,964</b>	144,294
Recoveries	16,665	16,459	22,313	<b>11,583</b>	50,355
Ending Balance	2,889,496	2,874,295	2,847,938	<b>2,795,557</b>	2,795,557

**Selected Ratios**

	<u>3rd Qtr 2007</u>	<u>YTD 2007</u>	<u>3rd Qtr 2006</u>	<u>YTD 2006</u>
Return on Average Assets	0.96%	0.87%	1.11%	1.32%
Return on Average Stockholder's Equity	11.92%	10.58%	12.00%	14.85%
Average Equity to Assets	8.06%	8.26%	9.24%	8.86%
Net Interest Margin (FTE)	3.72%	3.64%	4.14%	4.17%
Efficiency Ratio	67.65%	69.71%	66.28%	62.26%
Average Loan to Average Deposit Ratio	64.73%	60.41%	64.50%	64.36%
Reserve for Loan Loss / Loans EOP	1.13%		1.37%	
Reserve for Loan Loss / Non-Performing Assets	144.20%		215.39%	
Dividend Payout Ratio (Qtr Annualized - Fully Diluted)	40.09%		39.09%	
Dividend Payout Ratio (12 Mos Trailing - Fully Diluted)	42.35%		30.97%	

**Per Share Data**

	<u>3rd Qtr 2007</u>	<u>YTD 2007</u>	<u>3rd Qtr 2006</u>	<u>YTD 2006</u>
EPS - Basic	\$0.46	\$1.23	\$0.47	\$1.66
EPS - Fully Diluted	\$0.45	\$1.21	\$0.46	\$1.63
Dividends Paid per Share	\$0.18	\$0.54	\$0.18	\$0.53
Book Value at Period End	\$15.54		\$14.84	