

**WASHINGTONFIRST BANKSHARES, INC.**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3922466	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$299	\$355	18.6%	
Loans	\$228	\$272	19.5%	
<i>Construction &amp; development</i>	\$26	\$48	86.6%	
<i>Closed-end 1-4 family residential</i>	\$19	\$17	-8.5%	
<i>Home equity</i>	\$24	\$26	8.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$2	39.5%	
<i>Commercial &amp; Industrial</i>	\$55	\$62	12.8%	
<i>Commercial real estate</i>	\$91	\$102	11.4%	
Unused commitments	\$50	\$43	-13.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$29	\$3	-88.2%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$0	\$19		
Cash & balances due	\$31	\$43	36.8%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$272	\$314	15.4%	
Deposits	\$230	\$279	21.1%	
Total other borrowings	\$40	\$34	-15.5%	
FHLB advances	\$0	\$34		
<b>Equity</b>				
Equity capital at quarter end	\$27	\$41	51.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$13	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.7%	10.8%	--	
Tier 1 risk based capital ratio	9.4%	12.7%	--	
Total risk based capital ratio	10.3%	13.7%	--	
Return on equity <sup>1</sup>	-1.1%	2.9%	--	
Return on assets <sup>1</sup>	-0.1%	0.3%	--	
Net interest margin <sup>1</sup>	3.6%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	84.7%	92.3%	--	
Loss provision to net charge-offs (qtr)	312.0%	818.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	2.7%	1.3%	0.6%	5.3%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	3.7%	4.6%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.1%	1.1%	0.0%	0.0%