



SAFE AND SOUND.

At Bank of Virginia, we understand that our customers depend on us to keep their money and information safe. We embrace this responsibility and pride ourselves on taking care of the money that is entrusted with us. The safety and soundness of our institution is of great importance. Below are some solid facts that we would like to share with you:

- **Bank of Virginia ended 2009 as being “well-capitalized” according to regulatory standards.**
- **The Bank experienced strong growth in 2009. As previously reported, we finished third quarter 2009 with assets of \$226 million, an increase of 10% from year-end 2008.**
- **We are a “Main Street” bank and we continue to support the communities in which we are located.**
- **Our deposits are backed to the maximum extent permitted by law, by the full faith and credit of the Federal Deposit Insurance Corporation (FDIC).**

**We are here to meet the needs
of our community and serve our customers.**

Bank of Virginia is a Virginia state chartered bank, with \$226 million in assets and \$201 million in deposits. Headquartered in Midlothian, Virginia, Bank of Virginia has five locations in the counties of Chesterfield and Henrico, Virginia. The Bank’s common stock is traded on the NASDAQ stock market under the quotation symbol “BOVA”.

Do you have questions? If so, just ask us. We thank you for your business!

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