

MISSION VALLEY BANCORP

| | CPP Disbursement Date 12/23/2008 | RSSD (Holding Company) 3364600 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$238 | \$263 | 10.4% | |
| Loans | \$193 | \$202 | 4.8% | |
| <i>Construction & development</i> | \$10 | \$9 | -5.2% | |
| <i>Closed-end 1-4 family residential</i> | \$2 | \$2 | -5.6% | |
| <i>Home equity</i> | \$3 | \$4 | 48.0% | |
| <i>Credit card</i> | \$0 | \$0 | | |
| <i>Other consumer</i> | \$1 | \$0 | -64.7% | |
| <i>Commercial & Industrial</i> | \$76 | \$84 | 11.5% | |
| <i>Commercial real estate</i> | \$90 | \$89 | -1.6% | |
| Unused commitments | \$29 | \$29 | 0.3% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$17 | \$19 | 11.9% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$3 | \$4 | 23.2% | |
| Cash & balances due | \$14 | \$15 | 6.5% | |
| Residential mortgage originations | | | | |
| <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 | | |
| Liabilities | \$214 | \$235 | 9.9% | |
| Deposits | \$180 | \$205 | 13.7% | |
| Total other borrowings | \$32 | \$29 | -9.4% | |
| FHLB advances | \$32 | \$29 | -9.4% | |
| Equity | | | | |
| Equity capital at quarter end | \$24 | \$28 | 14.9% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$5 | \$5 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 10.3% | 10.4% | -- | |
| Tier 1 risk based capital ratio | 11.2% | 12.3% | -- | |
| Total risk based capital ratio | 12.4% | 13.6% | -- | |
| Return on equity ¹ | 15.6% | -5.6% | -- | |
| Return on assets ¹ | 1.5% | -0.5% | -- | |
| Net interest margin ¹ | 4.7% | 4.8% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 3989.4% | 85.4% | -- | |
| Loss provision to net charge-offs (qtr) | 152.0% | 139.5% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.9% | 2.4% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| <i>Construction & development</i> | 0.0% | 13.4% | 0.0% | 0.0% |
| <i>Closed-end 1-4 family residential</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <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% | 0.8% |
| <i>Commercial & Industrial</i> | 0.1% | 1.2% | 0.6% | 1.3% |
| <i>Commercial real estate</i> | 0.0% | 6.0% | 0.0% | 0.3% |
| <i>Total loans</i> | 0.0% | 3.8% | 0.2% | 0.7% |