

**MISSION COMMUNITY BANK**

	CPP Disbursement Date 01/09/2009	Cert 34462	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>	\$215	\$194	-9.6%	
Loans	\$154	\$137	-11.0%	
<i>Construction &amp; development</i>	\$23	\$13	-45.3%	
<i>Closed-end 1-4 family residential</i>	\$10	\$9	-13.0%	
<i>Home equity</i>	\$7	\$8	19.2%	
<i>Credit card</i>	\$0	\$0	-14.9%	
<i>Other consumer</i>	\$3	\$1	-60.0%	
<i>Commercial &amp; Industrial</i>	\$25	\$20	-19.6%	
<i>Commercial real estate</i>	\$74	\$74	0.1%	
Unused commitments	\$28	\$18	-35.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$18	\$19	5.5%	
Asset-backed securities	\$0	\$0	-92.9%	
Other securities	\$7	\$21	205.9%	
Cash & balances due	\$19	\$9	-54.0%	
<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>	\$194	\$172	-11.0%	
Deposits	\$146	\$165	12.5%	
Total other borrowings	\$46	\$6	-86.9%	
FHLB advances	\$46	\$6	-86.9%	
<b>Equity</b>				
Equity capital at quarter end	\$22	\$22	2.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$5	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.5%	10.4%	--	
Tier 1 risk based capital ratio	12.0%	13.8%	--	
Total risk based capital ratio	13.3%	15.1%	--	
Return on equity <sup>1</sup>	-45.0%	-51.6%	--	
Return on assets <sup>1</sup>	-4.3%	-6.0%	--	
Net interest margin <sup>1</sup>	3.0%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	103.1%	65.1%	--	
Loss provision to net charge-offs (qtr)	241.5%	119.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.8%	4.3%	--	
<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>	6.8%	16.2%	2.3%	4.9%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	1.8%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	8.7%	7.2%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	2.3%	5.7%	0.5%	1.5%
<i>Commercial real estate</i>	2.1%	3.7%	0.0%	0.7%
<i>Total loans</i>	2.5%	4.3%	0.5%	1.1%