

SANTA CLARA VALLEY BANK NA

	CPP Disbursement Date 02/13/2009	Cert 34806	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$136	\$127	-7.1%	
Loans	\$85	\$75	-11.9%	
Construction & development	\$2	\$1	-56.4%	
Closed-end 1-4 family residential	\$5	\$5	-12.5%	
Home equity	\$3	\$4	42.7%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-79.6%	
Commercial & Industrial	\$15	\$12	-18.9%	
Commercial real estate	\$46	\$42	-9.5%	
Unused commitments	\$5	\$7	47.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$6	50.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$26	\$32	20.4%	
Cash & balances due	\$17	\$11	-33.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$124	\$112	-10.0%	
Deposits	\$114	\$105	-7.9%	
Total other borrowings	\$10	\$7	-33.5%	
FHLB advances	\$9	\$7	-23.4%	
Equity				
Equity capital at quarter end	\$12	\$15	22.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	10.9%	--	
Tier 1 risk based capital ratio	14.2%	17.9%	--	
Total risk based capital ratio	15.5%	19.2%	--	
Return on equity ¹	-7.1%	0.2%	--	
Return on assets ¹	-0.6%	0.0%	--	
Net interest margin ¹	4.3%	4.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	64.1%	49.4%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.3%	1.9%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2010	2011	2010	2011
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.2%	9.0%	0.0%	0.0%
Home equity	9.3%	3.0%	0.0%	2.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	1.0%	0.0%
Commercial & Industrial	6.1%	16.2%	1.0%	1.6%
Commercial real estate	5.8%	3.2%	0.0%	0.2%
Total loans	4.7%	5.2%	0.4%	0.5%