

**SV FINANCIAL, INC.**

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 3093919	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$211	\$227	7.6%	
Loans	\$150	\$144	-3.8%	
Construction & development	\$3	\$5	76.7%	
Closed-end 1-4 family residential	\$20	\$19	-1.7%	
Home equity	\$6	\$6	10.9%	
Credit card	\$1	\$1	13.6%	
Other consumer	\$3	\$3	2.0%	
Commercial & Industrial	\$37	\$32	-13.3%	
Commercial real estate	\$29	\$32	7.9%	
Unused commitments	\$44	\$38	-14.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$32	\$34	7.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$15	44.1%	
Cash & balances due	\$8	\$23	187.4%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$193	\$208	7.7%	
Deposits	\$176	\$193	9.5%	
Total other borrowings	\$15	\$13	-16.2%	
FHLB advances	\$12	\$9	-25.6%	
<b>Equity</b>				
Equity capital at quarter end	\$18	\$19	6.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.0%	8.4%	--	
Tier 1 risk based capital ratio	10.2%	11.6%	--	
Total risk based capital ratio	11.9%	13.4%	--	
Return on equity <sup>1</sup>	4.1%	9.7%	--	
Return on assets <sup>1</sup>	0.3%	0.8%	--	
Net interest margin <sup>1</sup>	4.0%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	30.5%	102.7%	--	
Loss provision to net charge-offs (qtr)	168.5%	26.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	1.2%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	3.0%	2.7%	0.0%	0.1%
Home equity	0.2%	1.1%	0.0%	0.0%
Credit card	0.0%	0.0%	0.8%	0.1%
Other consumer	0.2%	0.4%	0.2%	0.0%
Commercial & Industrial	2.9%	0.7%	0.9%	0.0%
Commercial real estate	1.2%	0.1%	0.2%	0.0%
Total loans	5.1%	1.5%	0.3%	0.3%