

**AVIDBANK HOLDINGS, INC.**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3680980	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$415	\$501	20.7%	
<b>Loans</b>	\$247	\$257	4.1%	
Construction & development	\$59	\$39	-33.2%	
Closed-end 1-4 family residential	\$6	\$3	-53.7%	
Home equity	\$10	\$9	-7.7%	
Credit card	\$0	\$0		
Other consumer	\$2	\$1	-61.6%	
Commercial & Industrial	\$81	\$105	30.9%	
Commercial real estate	\$84	\$90	6.8%	
Unused commitments	\$124	\$122	-1.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$15	140.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$49	\$44	-11.0%	
Cash & balances due	\$21	\$17	-21.3%	
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		
<b>Liabilities</b>	\$377	\$454	20.3%	
Deposits	\$375	\$451	20.3%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$38	\$47	24.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.9%	9.7%	--	
Tier 1 risk based capital ratio	10.7%	12.4%	--	
Total risk based capital ratio	12.0%	13.7%	--	
Return on equity <sup>1</sup>	7.1%	5.4%	--	
Return on assets <sup>1</sup>	0.6%	0.5%	--	
Net interest margin <sup>1</sup>	4.1%	3.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	511.4%	237.6%	--	
Loss provision to net charge-offs (qtr)	200.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	-0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	1.4%	0.6%	0.0%
Commercial real estate	1.0%	0.6%	0.0%	0.0%
Total loans	0.4%	0.8%	0.2%	0.0%