

HERITAGE OAKS BANCORP

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 2253529	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,093	\$1,202	10.0%	
Loans	\$712	\$830	16.5%	
<i>Construction & development</i>	\$44	\$38	-13.9%	
<i>Closed-end 1-4 family residential</i>	\$64	\$91	42.7%	
<i>Home equity</i>	\$32	\$31	-2.1%	
<i>Credit card</i>	\$1	\$0	-96.5%	
<i>Other consumer</i>	\$4	\$2	-36.3%	
<i>Commercial & Industrial</i>	\$125	\$120	-4.6%	
<i>Commercial real estate</i>	\$373	\$432	16.0%	
Unused commitments	\$141	\$173	22.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$191	\$194	1.8%	
Asset-backed securities	\$21	\$27	29.2%	
Other securities	\$77	\$56	-26.5%	
Cash & balances due	\$31	\$26	-16.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$57	\$19	-67.5%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$47	\$22	-53.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$944	\$1,073	13.7%	
Deposits	\$872	\$979	12.3%	
Total other borrowings	\$67	\$89	33.1%	
FHLB advances	\$67	\$89	33.1%	
Equity				
Equity capital at quarter end	\$148	\$129	-13.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	11.9%	9.8%	--	
Tier 1 risk based capital ratio	15.0%	12.4%	--	
Total risk based capital ratio	16.3%	13.7%	--	
Return on equity ¹	8.9%	7.4%	--	
Return on assets ¹	1.2%	0.8%	--	
Net interest margin ¹	4.5%	4.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	104.6%	176.5%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	-0.1%	-0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	19.3%	15.5%	1.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.3%	0.5%	0.0%	0.0%
<i>Home equity</i>	0.2%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	8.1%	5.2%	3.7%	1.1%
<i>Commercial & Industrial</i>	3.7%	1.8%	0.6%	0.1%
<i>Commercial real estate</i>	0.2%	0.2%	0.0%	0.0%
<i>Total loans</i>	2.4%	1.2%	0.2%	0.0%