

**SANTA CLARA VALLEY BANK NA**

	CPP Disbursement Date 02/13/2009	Cert 34806	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>	\$137	\$132	-4.0%	
<b>Loans</b>	\$69	\$66	-4.0%	
<i>Construction &amp; development</i>	\$0	\$0	-39.3%	
<i>Closed-end 1-4 family residential</i>	\$5	\$6	24.7%	
<i>Home equity</i>	\$3	\$1	-79.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-41.9%	
<i>Commercial &amp; Industrial</i>	\$9	\$7	-23.1%	
<i>Commercial real estate</i>	\$39	\$39	-1.2%	
Unused commitments	\$4	\$4	-0.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$21	\$22	3.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$27	\$28	4.2%	
Cash & balances due	\$16	\$10	-38.8%	
<i>Residential mortgage originations</i>				
<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>	\$122	\$118	-3.5%	
<b>Deposits</b>	\$115	\$112	-2.9%	
Total other borrowings	\$7	\$6	-8.4%	
FHLB advances	\$7	\$6	-8.4%	
<b>Equity</b>				
Equity capital at quarter end	\$15	\$14	-7.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.7%	10.8%	--	
Tier 1 risk based capital ratio	20.0%	20.1%	--	
Total risk based capital ratio	21.3%	21.3%	--	
Return on equity <sup>1</sup>	0.6%	-1.1%	--	
Return on assets <sup>1</sup>	0.1%	-0.1%	--	
Net interest margin <sup>1</sup>	3.6%	4.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	105.3%	85.6%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.8%	--	
<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>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	2.2%	19.5%	0.0%	2.2%
<i>Home equity</i>	4.1%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	2.4%	3.2%	0.3%	0.1%
<i>Commercial real estate</i>	2.3%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.9%	2.1%	0.0%	0.2%