

VALLEY COMMUNITY BANK

	CPP Disbursement Date 01/09/2009	Cert 34689	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$162	\$138	-14.5%	
Loans	\$117	\$91	-22.0%	
<i>Construction & development</i>	\$13	\$7	-47.7%	
<i>Closed-end 1-4 family residential</i>	\$7	\$8	21.6%	
<i>Home equity</i>	\$15	\$11	-26.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-100.0%	
<i>Commercial & Industrial</i>	\$14	\$10	-29.4%	
<i>Commercial real estate</i>	\$66	\$52	-20.8%	
Unused commitments	\$14	\$18	28.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-100.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$18	\$25	37.9%	
Cash & balances due	\$24	\$20	-15.8%	
Residential mortgage originations				
<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		
Liabilities	\$146	\$123	-15.8%	
Deposits	\$140	\$121	-13.7%	
Total other borrowings	\$4	\$0	-100.0%	
FHLB advances	\$4	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$16	\$16	-3.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	10.8%	--	
Tier 1 risk based capital ratio	12.8%	16.3%	--	
Total risk based capital ratio	14.1%	17.5%	--	
Return on equity ¹	-15.9%	-2.0%	--	
Return on assets ¹	-1.6%	-0.2%	--	
Net interest margin ¹	3.5%	4.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	45.1%	85.0%	--	
Loss provision to net charge-offs (qtr)	55.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	3.3%	-0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	25.9%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	31.1%	22.8%	0.0%	0.0%
<i>Home equity</i>	2.8%	2.9%	0.6%	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 & Industrial</i>	3.1%	6.4%	2.3%	0.0%
<i>Commercial real estate</i>	7.3%	4.7%	0.8%	0.0%
<i>Total loans</i>	9.9%	5.9%	0.8%	0.0%