

BLUE VALLEY BAN CORP.

| | CPP Disbursement Date 12/05/2008 | RSSD (Holding Company) 1471849 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$801 | \$772 | -3.6% | |
| Loans | \$671 | \$563 | -16.1% | |
| <i>Construction & development</i> | \$184 | \$113 | -38.2% | |
| <i>Closed-end 1-4 family residential</i> | \$49 | \$52 | 5.5% | |
| <i>Home equity</i> | \$59 | \$67 | 12.4% | |
| <i>Credit card</i> | \$0 | \$0 | | |
| <i>Other consumer</i> | \$8 | \$4 | -45.3% | |
| <i>Commercial & Industrial</i> | \$172 | \$142 | -17.5% | |
| <i>Commercial real estate</i> | \$170 | \$167 | -1.6% | |
| Unused commitments | \$166 | \$111 | -32.9% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$0 | \$0 | | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$69 | \$73 | 5.9% | |
| Cash & balances due | \$25 | \$97 | 288.4% | |
| Residential mortgage originations | | | | |
| <i>Closed-end mortgage originated for sale (quarter)</i> | \$23 | \$34 | 47.3% | |
| <i>Open-end HELOC originated for sale (quarter)</i> | \$0 | \$0 | | |
| <i>Closed-end mortgage originations sold (quarter)</i> | \$21 | \$28 | 30.6% | |
| <i>Open-end HELOC originations sold (quarter)</i> | \$0 | \$0 | | |
| Liabilities | \$719 | \$693 | -3.7% | |
| Deposits | \$606 | \$591 | -2.5% | |
| Total other borrowings | \$110 | \$99 | -10.4% | |
| FHLB advances | \$83 | \$83 | 0.0% | |
| Equity | | | | |
| Equity capital at quarter end | \$82 | \$80 | -2.4% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$20 | \$12 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 10.0% | 9.3% | -- | |
| Tier 1 risk based capital ratio | 11.0% | 11.6% | -- | |
| Total risk based capital ratio | 12.2% | 12.8% | -- | |
| Return on equity ¹ | -22.0% | -10.2% | -- | |
| Return on assets ¹ | -2.3% | -1.0% | -- | |
| Net interest margin ¹ | 3.3% | 2.5% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 28.5% | 57.3% | -- | |
| Loss provision to net charge-offs (qtr) | 160.4% | 40.3% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.6% | 4.3% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| <i>Construction & development</i> | 17.5% | 9.9% | 0.0% | 2.5% |
| <i>Closed-end 1-4 family residential</i> | 12.4% | 16.1% | 0.2% | 2.3% |
| <i>Home equity</i> | 0.8% | 0.5% | 0.0% | 0.8% |
| <i>Credit card</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Other consumer</i> | 0.5% | 0.2% | 0.3% | 0.3% |
| <i>Commercial & Industrial</i> | 1.2% | 0.9% | 0.0% | 1.0% |
| <i>Commercial real estate</i> | 1.1% | 7.9% | 0.0% | 0.1% |
| <i>Total loans</i> | 6.5% | 6.2% | 0.2% | 1.1% |