

CACHE VALLEY BANKING COMPANY

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2324997	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$202	\$259	28.5%	
Loans	\$150	\$177	18.2%	
<i>Construction & development</i>	\$28	\$40	41.7%	
<i>Closed-end 1-4 family residential</i>	\$22	\$20	-7.2%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$1	25.1%	
<i>Other consumer</i>	\$4	\$4	11.0%	
<i>Commercial & Industrial</i>	\$34	\$28	-16.4%	
<i>Commercial real estate</i>	\$36	\$55	51.8%	
Unused commitments	\$21	\$27	29.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$26	\$19	-28.2%	
Cash & balances due	\$21	\$47	125.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$25	\$17	-30.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$20	\$18	-13.0%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$175	\$226	29.6%	
Deposits	\$166	\$217	30.2%	
Total other borrowings	\$7	\$6	-7.2%	
FHLB advances	\$2	\$2	0.0%	
Equity				
Equity capital at quarter end	\$27	\$33	21.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	13.5%	12.7%	--	
Tier 1 risk based capital ratio	16.1%	16.2%	--	
Total risk based capital ratio	17.4%	17.4%	--	
Return on equity ¹	13.7%	3.2%	--	
Return on assets ¹	1.7%	0.4%	--	
Net interest margin ¹	4.2%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	5168.4%	386.2%	--	
Loss provision to net charge-offs (qtr)	0.0%	49.9%	--	
Net charge-offs to average loans and leases ¹	0.9%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	1.0%	0.4%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.2%	1.4%	0.2%
<i>Commercial & Industrial</i>	0.1%	0.1%	0.0%	1.6%
<i>Commercial real estate</i>	0.0%	0.0%	1.0%	0.3%
<i>Total loans</i>	0.0%	0.4%	0.3%	0.4%