

**CENTRAL VALLEY COMMUNITY BANCORP**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2935405	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$750	\$765	1.9%	
Loans	\$484	\$460	-5.1%	
Construction & development	\$58	\$52	-10.9%	
Closed-end 1-4 family residential	\$37	\$31	-17.0%	
Home equity	\$27	\$35	28.8%	
Credit card	\$1	\$1	8.0%	
Other consumer	\$16	\$11	-31.8%	
Commercial & Industrial	\$99	\$83	-16.2%	
Commercial real estate	\$178	\$178	0.1%	
Unused commitments	\$159	\$131	-17.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$111	\$117	6.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$82	\$80	-2.6%	
Cash & balances due	\$18	\$48	168.0%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$673	\$670	-0.5%	
Deposits	\$636	\$641	0.8%	
Total other borrowings	\$25	\$19	-25.1%	
FHLB advances	\$19	\$19	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$77	\$95	23.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$26	\$17	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.2%	9.2%	--	
Tier 1 risk based capital ratio	8.8%	12.1%	--	
Total risk based capital ratio	10.1%	13.4%	--	
Return on equity <sup>1</sup>	8.5%	2.4%	--	
Return on assets <sup>1</sup>	0.9%	0.3%	--	
Net interest margin <sup>1</sup>	4.9%	4.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	45.9%	53.8%	--	
Loss provision to net charge-offs (qtr)	80.0%	106.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.5%	2.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	14.2%	19.9%	0.0%	0.5%
Closed-end 1-4 family residential	0.0%	1.6%	1.1%	2.2%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	4.8%	0.8%
Other consumer	0.5%	0.2%	0.4%	0.8%
Commercial & Industrial	0.4%	2.9%	0.0%	0.7%
Commercial real estate	3.9%	3.2%	0.0%	0.5%
Total loans	3.3%	4.1%	0.1%	0.6%