

MOUNTAIN VALLEY BANCSHARES, INC.

	CPP Disbursement Date 09/25/2009	RSSD (Holding Company) 3353800	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$144	\$144	0.1%	
Loans	\$106	\$103	-3.6%	
<i>Construction & development</i>	\$24	\$24	-0.5%	
<i>Closed-end 1-4 family residential</i>	\$16	\$16	-1.2%	
<i>Home equity</i>	\$7	\$8	13.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$1	-21.1%	
<i>Commercial & Industrial</i>	\$7	\$8	8.6%	
<i>Commercial real estate</i>	\$36	\$33	-8.0%	
Unused commitments	\$11	\$11	-8.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$4	-21.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$23	\$16	-31.2%	
Cash & balances due	\$3	\$10	284.9%	
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	\$132	\$130	-1.4%	
Deposits	\$119	\$124	4.7%	
Total other borrowings	\$13	\$5	-58.0%	
FHLB advances	\$5	\$5	0.0%	
Equity				
Equity capital at quarter end	\$13	\$15	16.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	9.7%	--	
Tier 1 risk based capital ratio	10.8%	13.5%	--	
Total risk based capital ratio	12.1%	14.7%	--	
Return on equity ¹	-5.5%	-10.7%	--	
Return on assets ¹	-0.4%	-1.1%	--	
Net interest margin ¹	2.9%	2.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	273.0%	37.9%	--	
Loss provision to net charge-offs (qtr)	152.1%	92.7%	--	
Net charge-offs to average loans and leases ¹	0.7%	2.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.3%	12.7%	0.0%	2.6%
<i>Closed-end 1-4 family residential</i>	1.2%	4.0%	0.0%	0.1%
<i>Home equity</i>	0.0%	0.2%	1.2%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	6.3%	1.2%	0.7%
<i>Commercial & Industrial</i>	0.0%	0.0%	1.2%	0.1%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.5%	3.9%	0.2%	0.7%