

**SANTA CLARA VALLEY BANK NA**

	CPP Disbursement Date 02/13/2009	Cert 34806	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>	\$121	\$140	15.5%	
Loans	\$102	\$103	1.3%	
<i>Construction &amp; development</i>	\$7	\$4	-45.5%	
<i>Closed-end 1-4 family residential</i>	\$4	\$8	76.5%	
<i>Home equity</i>	\$4	\$4	-14.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$1	-77.8%	
<i>Commercial &amp; Industrial</i>	\$22	\$23	3.5%	
<i>Commercial real estate</i>	\$47	\$49	4.3%	
Unused commitments	\$12	\$8	-33.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$4	-15.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$10	49.3%	
Cash & balances due	\$6	\$21	263.5%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$110	\$128	16.7%	
Deposits	\$100	\$121	21.3%	
Total other borrowings	\$9	\$7	-27.6%	
FHLB advances	\$8	\$7	-13.2%	
<b>Equity</b>				
Equity capital at quarter end	\$11	\$11	3.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.5%	8.2%	--	
Tier 1 risk based capital ratio	10.8%	11.0%	--	
Total risk based capital ratio	12.1%	12.3%	--	
Return on equity <sup>1</sup>	-5.9%	-40.1%	--	
Return on assets <sup>1</sup>	-0.6%	-3.4%	--	
Net interest margin <sup>1</sup>	4.9%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.1%	70.5%	--	
Loss provision to net charge-offs (qtr)	4031.6%	144.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	3.4%	--	
<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>
<i>Construction &amp; development</i>	12.9%	45.1%	0.0%	10.4%
<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>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	6.2%	5.6%	0.1%	1.2%
<i>Commercial real estate</i>	0.0%	2.6%	0.0%	0.2%
<i>Total loans</i>	2.2%	4.6%	0.0%	0.9%