

SANTA LUCIA BANCORP

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3403778	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$252	\$270	7.3%	
Loans	\$190	\$203	7.0%	
Construction & development	\$52	\$48	-8.0%	
Closed-end 1-4 family residential	\$3	\$10	197.4%	
Home equity	\$7	\$9	30.8%	
Credit card	\$0	\$0	7.0%	
Other consumer	\$1	\$1	34.5%	
Commercial & Industrial	\$41	\$42	0.5%	
Commercial real estate	\$82	\$91	10.2%	
Unused commitments	\$54	\$42	-22.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$15	-5.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$22	\$26	15.4%	
Cash & balances due	\$8	\$7	-19.9%	
Residential mortgage originations				
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		
Liabilities	\$223	\$243	9.2%	
Deposits	\$214	\$240	12.2%	
Total other borrowings	\$5	\$0	-100.0%	
FHLB advances	\$5	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$29	\$27	-6.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.4%	9.9%	--	
Tier 1 risk based capital ratio	13.7%	12.0%	--	
Total risk based capital ratio	15.2%	13.4%	--	
Return on equity ¹	-0.7%	-27.0%	--	
Return on assets ¹	-0.1%	-2.8%	--	
Net interest margin ¹	5.1%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	143.1%	78.5%	--	
Loss provision to net charge-offs (qtr)	302.7%	128.1%	--	
Net charge-offs to average loans and leases ¹	0.5%	6.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	1.7%	6.0%	0.0%	3.3%
Closed-end 1-4 family residential	0.0%	11.9%	0.0%	5.3%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	4.2%
Other consumer	0.0%	0.0%	1.3%	0.5%
Commercial & Industrial	1.7%	0.5%	0.6%	2.3%
Commercial real estate	0.0%	0.0%	0.0%	-0.1%
Total loans	0.9%	2.1%	0.1%	1.5%