

SONOMA VALLEY BANCORP

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 2925394	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$322	\$357	11.0%	
Loans	\$268	\$271	1.4%	
<i>Construction & development</i>	\$49	\$44	-11.5%	
<i>Closed-end 1-4 family residential</i>	\$20	\$25	20.1%	
<i>Home equity</i>	\$38	\$39	3.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-20.3%	
<i>Commercial & Industrial</i>	\$14	\$15	6.6%	
<i>Commercial real estate</i>	\$108	\$109	0.7%	
Unused commitments	\$42	\$39	-8.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$20	\$33	63.1%	
Cash & balances due	\$18	\$34	84.5%	
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	\$292	\$339	16.1%	
Deposits	\$254	\$292	14.8%	
Total other borrowings	\$30	\$40	33.3%	
FHLB advances	\$30	\$40	33.3%	
Equity				
Equity capital at quarter end	\$30	\$19	-38.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	4.3%	--	
Tier 1 risk based capital ratio	10.1%	5.1%	--	
Total risk based capital ratio	11.3%	6.4%	--	
Return on equity ¹	7.8%	-273.3%	--	
Return on assets ¹	0.7%	-20.8%	--	
Net interest margin ¹	5.1%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	80.6%	58.9%	--	
Loss provision to net charge-offs (qtr)	316.0%	142.5%	--	
Net charge-offs to average loans and leases ¹	0.6%	23.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	19.0%	0.0%	10.9%
<i>Closed-end 1-4 family residential</i>	8.3%	3.8%	0.0%	3.7%
<i>Home equity</i>	1.6%	0.7%	0.6%	0.9%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	11.9%	3.4%	0.5%	0.1%
<i>Commercial & Industrial</i>	5.1%	4.4%	0.8%	4.7%
<i>Commercial real estate</i>	0.0%	5.0%	0.0%	1.0%
<i>Total loans</i>	2.3%	8.2%	0.2%	6.1%