

SV FINANCIAL, INC.

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 3093919	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$204	\$211	3.3%	
Loans	\$138	\$150	8.4%	
<i>Construction & development</i>	\$1	\$3	108.1%	
<i>Closed-end 1-4 family residential</i>	\$22	\$20	-13.1%	
<i>Home equity</i>	\$4	\$6	40.9%	
<i>Credit card</i>	\$1	\$1	12.5%	
<i>Other consumer</i>	\$3	\$3	-1.5%	
<i>Commercial & Industrial</i>	\$35	\$37	5.9%	
<i>Commercial real estate</i>	\$23	\$29	29.5%	
Unused commitments	\$36	\$44	20.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$31	\$32	1.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$10	57.4%	
Cash & balances due	\$17	\$8	-54.4%	
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	\$189	\$193	2.4%	
Deposits	\$171	\$176	3.0%	
Total other borrowings	\$16	\$15	-6.0%	
FHLB advances	\$14	\$12	-18.2%	
Equity				
Equity capital at quarter end	\$15	\$18	14.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	7.3%	8.0%	--	
Tier 1 risk based capital ratio	9.8%	10.2%	--	
Total risk based capital ratio	11.5%	11.9%	--	
Return on equity ¹	4.2%	4.1%	--	
Return on assets ¹	0.3%	0.3%	--	
Net interest margin ¹	3.4%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	40.9%	30.5%	--	
Loss provision to net charge-offs (qtr)	11.8%	168.5%	--	
Net charge-offs to average loans and leases ¹	1.8%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.2%	3.0%	0.4%	0.0%
<i>Home equity</i>	0.0%	0.2%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.8%	0.8%
<i>Other consumer</i>	0.5%	0.2%	0.7%	0.2%
<i>Commercial & Industrial</i>	0.7%	2.9%	1.1%	0.9%
<i>Commercial real estate</i>	0.7%	1.2%	0.8%	0.2%
<i>Total loans</i>	2.9%	5.1%	0.5%	0.3%