

VALLEY COMMERCE BANCORP

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3139424	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$306	\$340	11.2%	
Loans	\$230	\$241	4.8%	
<i>Construction & development</i>	\$35	\$23	-34.9%	
<i>Closed-end 1-4 family residential</i>	\$9	\$11	28.8%	
<i>Home equity</i>	\$2	\$3	51.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-13.9%	
<i>Commercial & Industrial</i>	\$47	\$45	-2.8%	
<i>Commercial real estate</i>	\$117	\$142	20.7%	
Unused commitments	\$47	\$41	-13.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$9	-40.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$26	\$33	26.3%	
Cash & balances due	\$9	\$39	346.3%	
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	\$273	\$300	9.9%	
Deposits	\$258	\$294	14.3%	
Total other borrowings	\$13	\$4	-72.2%	
FHLB advances	\$5	\$4	-29.4%	
Equity				
Equity capital at quarter end	\$33	\$40	21.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	10.8%	11.4%	--	
Tier 1 risk based capital ratio	12.6%	14.8%	--	
Total risk based capital ratio	13.9%	16.0%	--	
Return on equity ¹	6.5%	-19.4%	--	
Return on assets ¹	0.7%	-2.3%	--	
Net interest margin ¹	4.3%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	65.7%	53.7%	--	
Loss provision to net charge-offs (qtr)	-13333.3%	130.2%	--	
Net charge-offs to average loans and leases ¹	0.0%	6.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	8.7%	0.7%	0.0%	0.0%
<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 & Industrial</i>	2.0%	10.6%	0.0%	8.2%
<i>Commercial real estate</i>	0.8%	4.7%	0.0%	0.0%
<i>Total loans</i>	2.1%	4.8%	0.0%	1.6%