

VALLEY COMMUNITY BANK

	CPP Disbursement Date 01/09/2009	Cert 34689	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$209	\$222	6.2%	
Loans	\$176	\$182	3.3%	
<i>Construction & development</i>	\$29	\$28	-5.1%	
<i>Closed-end 1-4 family residential</i>	\$10	\$14	32.1%	
<i>Home equity</i>	\$22	\$23	3.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	45.5%	
<i>Commercial & Industrial</i>	\$31	\$30	-2.9%	
<i>Commercial real estate</i>	\$77	\$82	5.3%	
Unused commitments	\$47	\$38	-19.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$1	-51.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$11	79.4%	
Cash & balances due	\$19	\$23	16.6%	
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	\$191	\$197	3.0%	
Deposits	\$176	\$188	7.0%	
Total other borrowings	\$14	\$7	-50.0%	
FHLB advances	\$14	\$7	-50.0%	
Equity				
Equity capital at quarter end	\$18	\$25	39.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	11.1%	--	
Tier 1 risk based capital ratio	9.6%	12.8%	--	
Total risk based capital ratio	10.9%	14.1%	--	
Return on equity ¹	-9.8%	10.2%	--	
Return on assets ¹	-0.9%	1.2%	--	
Net interest margin ¹	4.6%	5.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	635.3%	147.9%	--	
Loss provision to net charge-offs (qtr)	5173.9%	82.2%	--	
Net charge-offs to average loans and leases ¹	0.1%	1.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.7%	6.1%	0.0%	2.5%
<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%	3.0%
<i>Commercial & Industrial</i>	0.0%	0.2%	0.1%	0.4%
<i>Commercial real estate</i>	0.0%	0.1%	0.0%	0.0%
<i>Total loans</i>	0.3%	1.4%	0.0%	0.5%