

**MISSION VALLEY BANCORP**

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3364600	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev		
<b>Assets</b>	\$254	\$246	-3.3%		
Loans	\$192	\$175	-8.8%		
Construction & development	\$4	\$3	-27.1%		
Closed-end 1-4 family residential	\$2	\$3	35.3%		
Home equity	\$5	\$5	-0.6%		
Credit card	\$0	\$0			
Other consumer	\$0	\$1	70.1%		
Commercial & Industrial	\$75	\$71	-4.9%		
Commercial real estate	\$97	\$86	-11.6%		
Unused commitments	\$25	\$23	-8.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$20	\$16	-18.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$6	129.4%		
Cash & balances due	\$14	\$21	47.6%		
<b>Residential mortgage originations</b>					
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			
<b>Liabilities</b>	\$221	\$212	-4.4%		
Deposits	\$194	\$188	-3.1%		
Total other borrowings	\$26	\$21	-19.2%		
FHLB advances	\$26	\$21	-19.2%		
<b>Equity</b>					
Equity capital at quarter end	\$33	\$34	3.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	12.7%	13.9%	--		
Tier 1 risk based capital ratio	16.5%	18.1%	--		
Total risk based capital ratio	17.7%	19.3%	--		
Return on equity <sup>1</sup>	11.2%	6.9%	--		
Return on assets <sup>1</sup>	1.4%	1.0%	--		
Net interest margin <sup>1</sup>	5.0%	4.8%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	89.1%	91.6%	--		
Loss provision to net charge-offs (qtr)	-26.4%	1428.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	-0.7%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>	
Construction & development	28.3%	6.4%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	3.1%	0.0%	--
Commercial & Industrial	0.8%	1.3%	0.3%	0.8%	--
Commercial real estate	4.8%	5.4%	0.0%	0.0%	--
Total loans	3.4%	3.3%	0.1%	0.3%	--