

**AVIDBANK HOLDINGS, INC.**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3680980	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$342	\$415	21.2%	
Loans	\$208	\$247	18.9%	
Construction & development	\$42	\$59	39.9%	
Closed-end 1-4 family residential	\$5	\$6	30.2%	
Home equity	\$12	\$10	-17.8%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-9.0%	
Commercial & Industrial	\$58	\$81	40.0%	
Commercial real estate	\$84	\$84	0.3%	
Unused commitments	\$93	\$124	32.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$6		
Asset-backed securities	\$0	\$0		
Other securities	\$82	\$49	-40.5%	
Cash & balances due	\$12	\$21	73.7%	
<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>	\$309	\$377	22.2%	
Deposits	\$307	\$375	22.3%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$34	\$38	12.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.4%	8.9%	--	
Tier 1 risk based capital ratio	11.5%	10.7%	--	
Total risk based capital ratio	12.7%	12.0%	--	
Return on equity <sup>1</sup>	17.2%	7.1%	--	
Return on assets <sup>1</sup>	1.7%	0.6%	--	
Net interest margin <sup>1</sup>	4.2%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	448.8%	511.4%	--	
Loss provision to net charge-offs (qtr)	-381.2%	200.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	-0.2%	0.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	2.0%	0.0%	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	2.4%	0.0%	0.1%	0.0%
Commercial & Industrial	0.1%	0.0%	0.0%	0.6%
Commercial real estate	0.0%	1.0%	0.0%	0.0%
Total loans	0.5%	0.4%	0.0%	0.2%