

**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>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$246	\$241	-2.2%	
Loans	\$175	\$177	1.1%	
<i>Construction &amp; development</i>	\$3	\$3	-13.9%	
<i>Closed-end 1-4 family residential</i>	\$3	\$3	10.6%	
<i>Home equity</i>	\$5	\$4	-24.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-16.6%	
<i>Commercial &amp; Industrial</i>	\$71	\$69	-3.2%	
<i>Commercial real estate</i>	\$86	\$78	-9.2%	
Unused commitments	\$23	\$24	7.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$20	24.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$9	35.6%	
Cash & balances due	\$21	\$17	-19.7%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$212	\$205	-3.1%	
Deposits	\$188	\$198	5.3%	
Total other borrowings	\$21	\$5	-76.2%	
FHLB advances	\$21	\$5	-76.2%	
<b>Equity</b>				
Equity capital at quarter end	\$34	\$36	3.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	13.9%	14.4%	--	
Tier 1 risk based capital ratio	18.1%	18.2%	--	
Total risk based capital ratio	19.3%	19.5%	--	
Return on equity <sup>1</sup>	6.9%	8.5%	--	
Return on assets <sup>1</sup>	1.0%	1.2%	--	
Net interest margin <sup>1</sup>	4.8%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	91.6%	74.8%	--	
Loss provision to net charge-offs (qtr)	1428.6%	1666.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--	
<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>
<i>Construction &amp; development</i>	6.4%	0.0%	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%	0.4%
<i>Commercial &amp; Industrial</i>	1.3%	2.5%	0.8%	0.0%
<i>Commercial real estate</i>	5.4%	6.6%	0.0%	0.0%
<i>Total loans</i>	3.3%	3.9%	0.3%	0.0%