

MOUNTAIN VALLEY BANCSHARES, INC.

| | CPP Disbursement Date 09/25/2009 | RSSD (Holding Company) 3353800 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| Selected balance and off-balance sheet items | 2011 \$ millions | 2012 \$ millions | %chg from prev | | |
| Assets | \$139 | \$145 | 4.2% | | |
| Loans | \$87 | \$79 | -8.8% | | |
| <i>Construction & development</i> | \$18 | \$15 | -16.4% | | |
| <i>Closed-end 1-4 family residential</i> | \$15 | \$14 | -6.5% | | |
| <i>Home equity</i> | \$8 | \$9 | 12.9% | | |
| <i>Credit card</i> | \$0 | \$0 | | | |
| <i>Other consumer</i> | \$1 | \$2 | 79.2% | | |
| <i>Commercial & Industrial</i> | \$8 | \$6 | -14.0% | | |
| <i>Commercial real estate</i> | \$24 | \$23 | -6.3% | | |
| Unused commitments | \$8 | \$9 | 10.3% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$7 | \$5 | -26.2% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$21 | \$23 | 9.9% | | |
| Cash & balances due | \$11 | \$18 | 64.1% | | |
| 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 | \$124 | \$129 | 4.4% | | |
| Deposits | \$117 | \$122 | 4.7% | | |
| Total other borrowings | \$7 | \$7 | -0.8% | | |
| FHLB advances | \$4 | \$4 | 0.0% | | |
| Equity | | | | | |
| Equity capital at quarter end | \$15 | \$16 | 2.5% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 10.3% | 10.6% | -- | | |
| Tier 1 risk based capital ratio | 15.1% | 16.1% | -- | | |
| Total risk based capital ratio | 16.4% | 17.4% | -- | | |
| Return on equity ¹ | 4.6% | 2.7% | -- | | |
| Return on assets ¹ | 0.5% | 0.3% | -- | | |
| Net interest margin ¹ | 3.3% | 3.5% | -- | | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 26.0% | 69.8% | -- | | |
| Loss provision to net charge-offs (qtr) | 13.3% | 29.8% | -- | | |
| Net charge-offs to average loans and leases ¹ | 0.6% | 2.3% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| Asset Quality (% of Total Loan Type) | Noncurrent Loans | Gross Charge-Offs | | | |
| | 2011 | 2012 | 2011 | | |
| | | | 2012 | | |
| <i>Construction & development</i> | 10.4% | 5.0% | 0.2% | 1.2% | -- |
| <i>Closed-end 1-4 family residential</i> | 4.2% | 6.0% | 0.0% | 0.4% | -- |
| <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% | 1.9% | 0.0% | -- |
| <i>Commercial & Industrial</i> | 0.0% | 0.4% | 1.2% | 0.0% | -- |
| <i>Commercial real estate</i> | 8.3% | 0.0% | 0.0% | 0.3% | -- |
| <i>Total loans</i> | 8.0% | 2.2% | 0.2% | 0.6% | -- |