

VALLEY COMMERCE BANCORP

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3139424	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$366	\$360	-1.6%		
Loans	\$230	\$232	1.1%		
<i>Construction & development</i>	\$20	\$15	-24.0%		
<i>Closed-end 1-4 family residential</i>	\$10	\$8	-21.2%		
<i>Home equity</i>	\$4	\$3	-12.2%		
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$0	\$0	12.6%		
<i>Commercial & Industrial</i>	\$29	\$31	6.8%		
<i>Commercial real estate</i>	\$143	\$148	4.0%		
Unused commitments	\$32	\$27	-16.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$19	\$17	-7.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$38	\$36	-6.1%		
Cash & balances due	\$60	\$58	-4.7%		
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	\$320	\$319	-0.3%		
Deposits	\$316	\$316	-0.2%		
Total other borrowings	\$1	\$0	-100.0%		
FHLB advances	\$1	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$45	\$41	-10.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.1%	11.2%	--		
Tier 1 risk based capital ratio	17.6%	15.5%	--		
Total risk based capital ratio	18.9%	16.7%	--		
Return on equity ¹	7.9%	8.1%	--		
Return on assets ¹	1.0%	0.9%	--		
Net interest margin ¹	4.7%	4.4%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	96.9%	117.4%	--		
Loss provision to net charge-offs (qtr)	65.2%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.6%	0.0%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
<i>Construction & development</i>	9.2%	3.4%	1.0%	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%	4.4%	0.0%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.3%	--
<i>Commercial & Industrial</i>	0.3%	0.2%	0.0%	0.0%	--
<i>Commercial real estate</i>	2.0%	2.0%	0.0%	0.0%	--
<i>Total loans</i>	2.5%	1.9%	0.2%	0.0%	--