

MISSION VALLEY BANK

| | Disbursement Date 08/20/2010 | RSSD (Holding Company) 3364600 | Number of Insured Depository Institutions 1 | |
|---|---------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2016 \$ millions | 2017 \$ millions | %chg from prev | |
| Assets | \$246 | \$243 | -1.2% | |
| Loans | \$1 | \$2 | 39.5% | |
| <i>Construction & development</i> | \$2 | \$4 | 90.5% | |
| <i>Closed-end 1-4 family residential</i> | \$3 | \$3 | -0.1% | |
| <i>Home equity</i> | \$0 | \$0 | | |
| <i>Credit card</i> | \$0 | \$0 | -36.5% | |
| <i>Other consumer</i> | \$65 | \$68 | 4.7% | |
| <i>Commercial & Industrial</i> | \$151 | \$142 | -5.8% | |
| <i>Commercial real estate</i> | \$28 | \$39 | 39.0% | |
| Unused commitments | \$0 | \$0 | | |
| Securitization outstanding principal | \$14 | \$14 | 2.8% | |
| Mortgage-backed securities (GSE and private issue) | \$0 | \$0 | | |
| Asset-backed securities | \$1 | \$1 | 10.8% | |
| Other securities | \$22 | \$22 | 3.8% | |
| Cash & balances due | \$0 | \$0 | | |
| 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> | \$285 | \$283 | -0.6% | |
| Liabilities | \$281 | \$279 | -0.8% | |
| Deposits | \$0 | \$0 | | |
| Total other borrowings | \$0 | \$0 | | |
| FHLB advances | \$45 | \$42 | -6.5% | |
| Equity | | | | |
| Equity capital at quarter end | \$0 | \$0 | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 17.8% | 16.5% | -- | |
| Tier 1 risk based capital ratio | 19.1% | 17.7% | -- | |
| Total risk based capital ratio | 4.2% | 12.7% | -- | |
| Return on equity ¹ | 0.6% | 1.7% | -- | |
| Return on assets ¹ | 4.8% | 4.5% | -- | |
| Net interest margin ¹ | 428.1% | 332.4% | -- | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans} | 63.8% | -31.9% | -- | |
| Loss provision to net charge-offs (qtr) | 0.4% | -0.2% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.0% | 0.0% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2016 | 2017 | 2016 | 2017 |
| <i>Construction & development</i> | 0.0% | 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> | 0.2% | 0.4% | 0.4% | 0.0% |
| <i>Commercial & Industrial</i> | 0.5% | 0.5% | 0.0% | 0.0% |
| <i>Commercial real estate</i> | 0.3% | 0.4% | 0.1% | 0.0% |
| <i>Total loans</i> | 0.0% | 0.0% | 0.0% | 0.0% |