

SANTA CLARA VALLEY BANK NA

	CPP Disbursement Date 02/13/2009	Cert 34806	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$140	\$136	-2.4%		
Loans	\$103	\$85	-17.3%		
<i>Construction & development</i>	\$4	\$2	-38.8%		
<i>Closed-end 1-4 family residential</i>	\$8	\$5	-32.2%		
<i>Home equity</i>	\$4	\$3	-23.9%		
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$1	\$1	-45.8%		
<i>Commercial & Industrial</i>	\$23	\$15	-33.4%		
<i>Commercial real estate</i>	\$49	\$46	-6.4%		
Unused commitments	\$8	\$5	-39.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$4	5.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$10	\$26	172.0%		
Cash & balances due	\$21	\$17	-19.4%		
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	\$128	\$124	-3.0%		
Deposits	\$121	\$114	-5.8%		
Total other borrowings	\$7	\$10	50.4%		
FHLB advances	\$7	\$9	30.5%		
Equity					
Equity capital at quarter end	\$11	\$12	4.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	9.0%	--		
Tier 1 risk based capital ratio	11.0%	14.2%	--		
Total risk based capital ratio	12.3%	15.5%	--		
Return on equity ¹	-40.1%	-7.1%	--		
Return on assets ¹	-3.4%	-0.6%	--		
Net interest margin ¹	4.4%	4.3%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	70.5%	64.1%	--		
Loss provision to net charge-offs (qtr)	144.5%	0.0%	--		
Net charge-offs to average loans and leases ¹	3.4%	0.3%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2009	2010	2009	2010	
<i>Construction & development</i>	45.1%	0.0%	10.4%	0.0%	--
<i>Closed-end 1-4 family residential</i>	0.0%	2.2%	0.0%	0.0%	--
<i>Home equity</i>	0.0%	9.3%	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%	1.0%	--
<i>Commercial & Industrial</i>	5.6%	6.1%	1.2%	1.0%	--
<i>Commercial real estate</i>	2.6%	5.8%	0.2%	0.0%	--
<i>Total loans</i>	4.6%	4.7%	0.9%	0.4%	--