

**MOUNTAIN VALLEY BANCSHARES, INC.**

	CPP Disbursement Date 09/25/2009	RSSD (Holding Company) 3353800	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$148	\$140	-5.5%	
Loans	\$102	\$99	-3.2%	
Construction & development	\$24	\$21	-15.5%	
Closed-end 1-4 family residential	\$16	\$16	1.2%	
Home equity	\$8	\$8	-0.2%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-7.9%	
Commercial & Industrial	\$8	\$7	-7.1%	
Commercial real estate	\$33	\$32	-4.2%	
Unused commitments	\$11	\$8	-27.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$5	10.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$14	-11.2%	
Cash & balances due	\$10	\$9	-8.0%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$133	\$125	-6.0%	
Deposits	\$124	\$116	-6.3%	
Total other borrowings	\$9	\$8	-2.1%	
FHLB advances	\$5	\$5	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$15	\$15	-1.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.8%	9.7%	--	
Tier 1 risk based capital ratio	13.2%	13.3%	--	
Total risk based capital ratio	14.4%	14.4%	--	
Return on equity <sup>1</sup>	-18.4%	0.7%	--	
Return on assets <sup>1</sup>	-1.8%	0.1%	--	
Net interest margin <sup>1</sup>	2.2%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	36.4%	19.6%	--	
Loss provision to net charge-offs (qtr)	91.3%	149.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	4.8%	0.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	12.7%	13.2%	2.6%	0.5%
Closed-end 1-4 family residential	4.0%	11.4%	0.1%	0.5%
Home equity	0.2%	0.2%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	6.3%	0.7%	0.7%	0.1%
Commercial & Industrial	0.0%	0.0%	0.1%	0.0%
Commercial real estate	0.0%	6.5%	0.0%	0.0%
Total loans	3.9%	9.3%	1.2%	0.2%