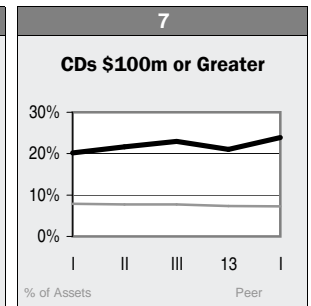
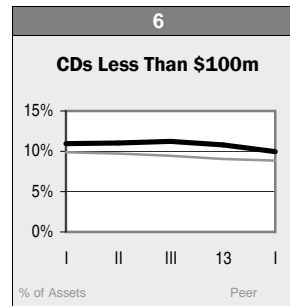
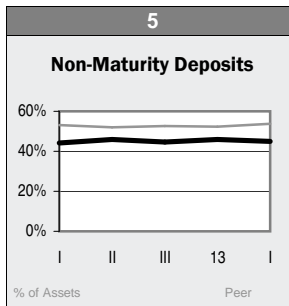
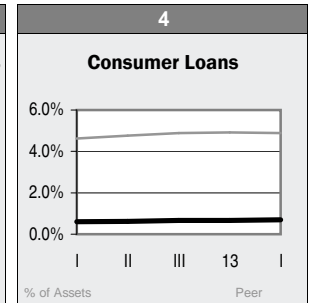
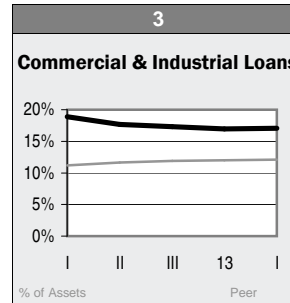
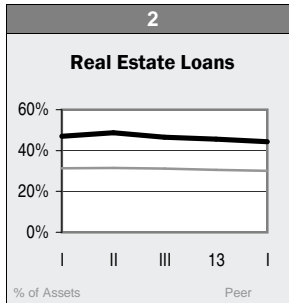


Quarterly Data: March 31, 2014

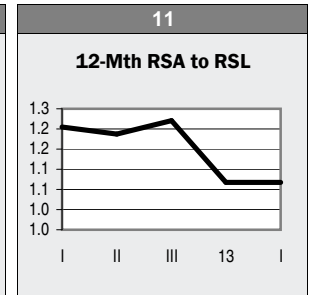
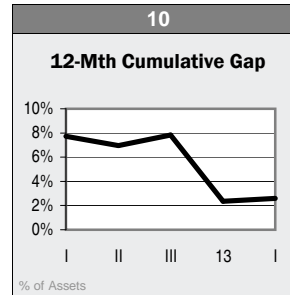
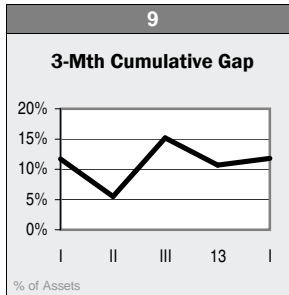
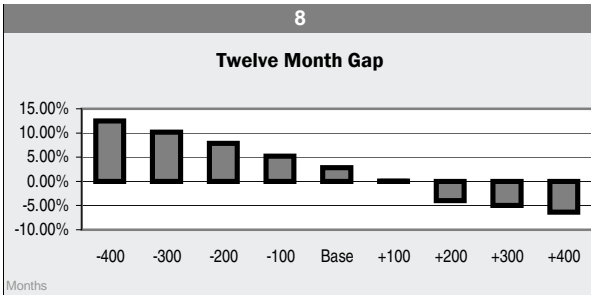
<http://www.valleybank>

Balance Sheet Summary

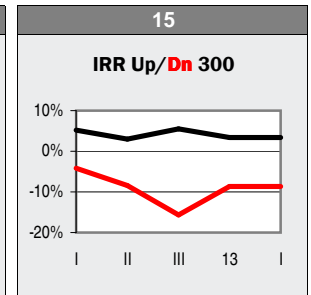
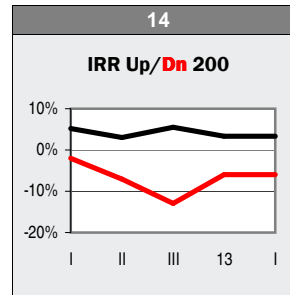
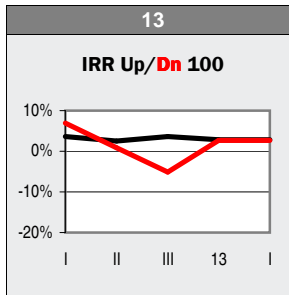
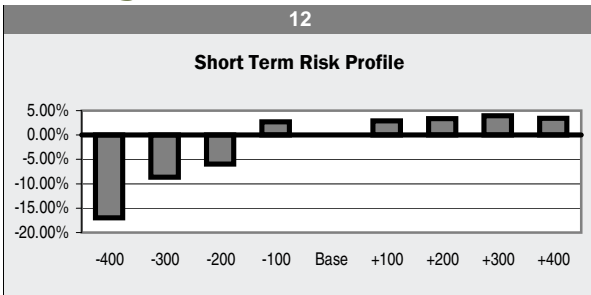
(Thousands of \$)	1		1 Yr Δ
	Current		
Cash	9,796	2.1%	842
Total Securities	127,942	28.0%	7,402
Fed Funds Sold	15,337	3.4%	(3,021)
Net Loans	254,489	55.8%	(128,473)
Real Estate Loans	202,450	44.4%	(71,942)
C&I Loans	77,862	17.1%	(32,190)
Consumer Loans	3,147	0.7%	(415)
Other Assets	38,757	8.5%	(2,162)
Total Assets	456,442	100.0%	(126,960)
Transaction Accts	25,593	5.6%	(9,331)
MMDAs	58,585	12.8%	(13,379)
Savings	121,207	26.6%	(29,332)
Time Deposits	154,568	33.9%	(27,077)
CDs < \$100m	45,463	10.0%	(18,525)
CDs > \$100m	109,105	23.9%	(8,552)
Fed Funds Purch.	21,052	4.6%	(301)
Other Borrowings	68,000	14.9%	(100)
All Other Liabilities	4,260	0.9%	(1,451)
Total Liabilities	453,265	99.3%	(80,971)
Total Equity	3,177	0.7%	(45,989)
Total Liab. & Eq.	456,442	100.0%	(126,960)



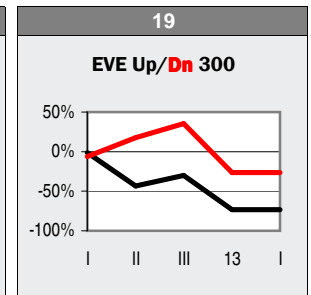
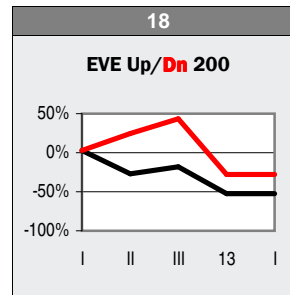
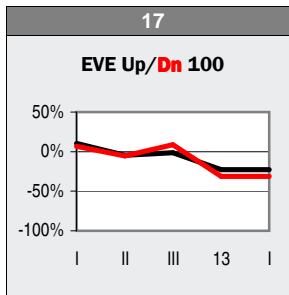
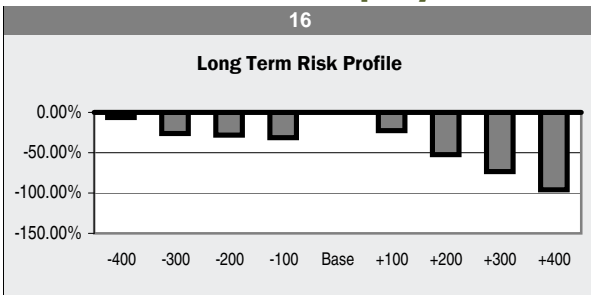
Gap



Earnings at Risk



Economic Value of Equity

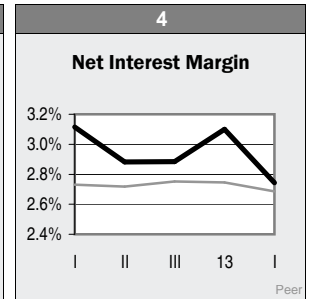
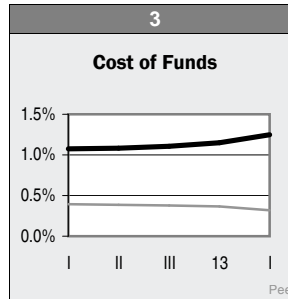
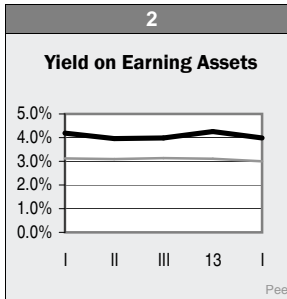


Quarterly Data: March 31, 2014

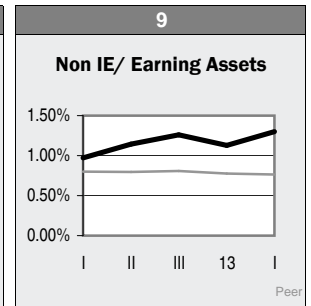
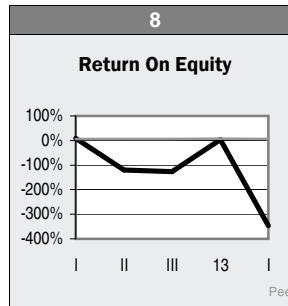
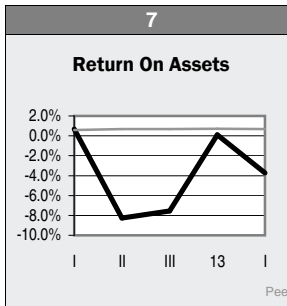
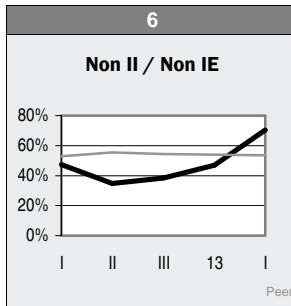
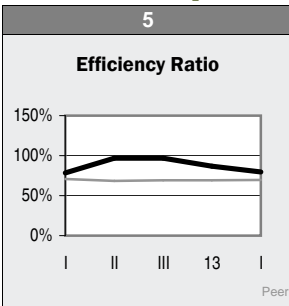
<http://www.valleybank>

Income Summary

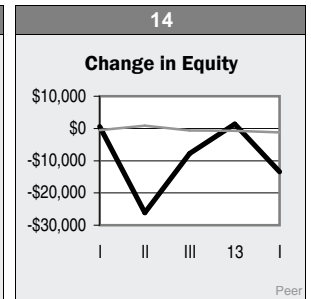
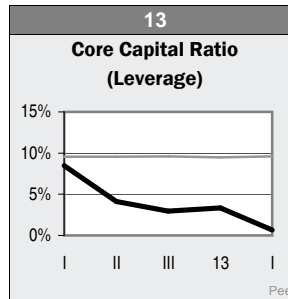
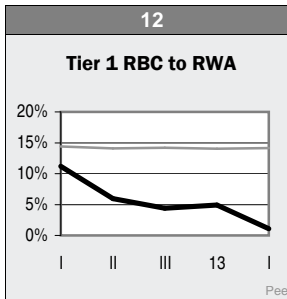
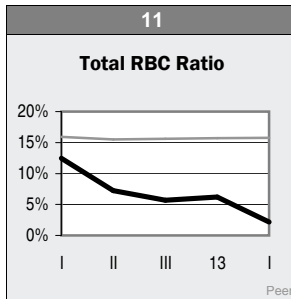
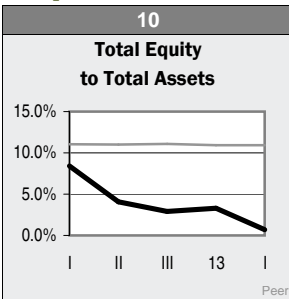
(Thousands of \$)	Qtr	YTD
Interest Income	4,159	4,159
Interest Expense	1,300	1,300
Net Interest Income	2,859	2,859
Non Interest Income	3,653	3,653
Non Interest Expense	5,191	5,191
Other	5,765	5,765
Pre-tax NOI	-4,444	-4,444



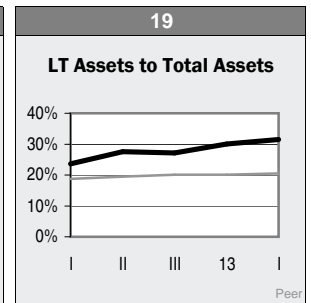
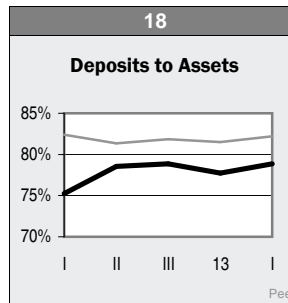
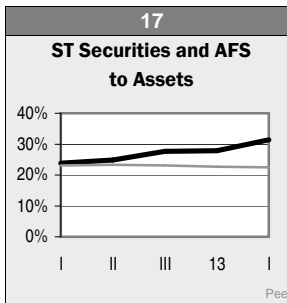
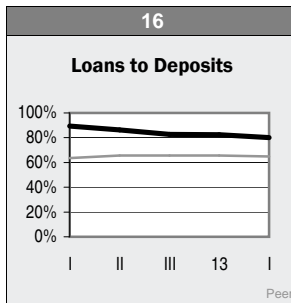
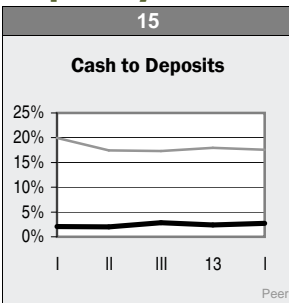
Profitability



Capital



Liquidity



Funding/Asset Quality

