

# Financial Strength of Pacific Valley Bank

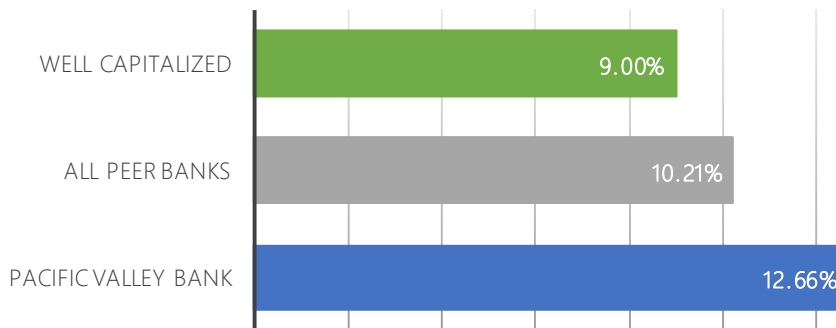
We at Pacific Valley Bank pride ourselves on creating a stable, safe and sound institution that you can count on. In 2022 the Bank had a 5 star "Superior" rating with Bauer Financial.

PVB is considered "well capitalized" in accordance with regulatory guidelines. As of December 31, 2022, we had a community bank leverage capital ratio of 12.68%, significantly above the FDIC well capitalized guideline.

PVB has a strong liquidity position including an abundant cash position and unused borrowing capacity at the Federal Home Loan Bank and other correspondent banks.

PVB has a history of profitability and had record earnings in 2022. Our strong capital position ensures that the funds you deposit with us are safe. We look forward to continuing to serve our community as we have for the past 19 years.

## Community Bank Leverage Ratio



	Pacific Valley Bank	All Peer Banks
Allowance for Credit Losses as a % of Total Loans	1.50%	1.31%
Nonperforming Assets as a % of Loans + OREO	0.05%	0.40%
Nonperforming Loans as a % of Allowance for Credit Losses	3.06%	26.84%

Source: Uniform Bank Performance Report (UBPR) Peer Group Average for all banks in the nation.

NONPERFORMING LOANS = 90+ DAYS PAST DUE & ACCRUING + NONACCRUAL

NONPERFORMING ASSETS = NONPERFORMING LOANS + OREO



**PACIFIC VALLEY  
BANK**



*Let's get this done.*

(831) 771-4330 | [www.pacificvalleybank.com](http://www.pacificvalleybank.com)