

Neighborhood National Bank

ORGANIZATIONAL INFORMATION

3511 National Avenue

San Diego, CA 92113

Web Address: www.mynnb.com

Number of Branches: 3

Certified CDFI: Yes

Minority Depository Institution: Yes



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	102,702	115,876	133,384	133,545	134,104
Total Loans & Leases (\$000)	80,141	92,478	113,067	109,143	105,055
Total Deposits (\$000)	83,296	92,641	110,614	122,595	123,236
Total Equity Cap (\$000)	10,112	10,922	11,212	9,643	9,602
Net Income (\$000)	649	658	-843	-2,476	-47
Return on Average Assets (%)	0.68	0.65	-0.67	-1.79	-0.06
Return on Average Equity (%)	8.28	6.25	-7.75	-24.03	-0.98
Net Interest Margin (%)	6.51	5.74	3.87	3.59	3.46
Leverage Ratio (%)	10.14	10.18	8.36	7.07	6.49
Efficiency Ratio (%)	81.12	82.91	83.50	87.30	85.69
Non Performing Loans/Total Loans (%)	1.94	4.48	6.07	4.80	5.99
Net Chargeoffs/Avg Loans (%)	0.21	0.37	1.40	1.62	1.85
Loan Loss Reserves/Loans (%)	1.28	1.14	1.59	3.52	3.28

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	All accounts
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	Yes	(9) Provide Credit Cards	No
Account Minimum	\$0	Wire Transfers	Yes	Provided directly	No
		E-Bill Payment	Yes	Customer information shared	
(2) Money Market Accounts	Yes	Investment Services	No	with a partner institution?	
Automatic Sweep	Yes			Credit check performed by bank?	No
Are Checks Available	Yes	Available online reports			
Dual Signature	Yes	Checking Account History	Yes	(10) System Integration	
Account Minimum	\$0	How many years	2 years	Integration with Software	Yes
		Money Market Account History	Yes	<i>If yes, identify which</i>	
(3) CDs & CDARS		How many years	2 years	Quickbooks	Yes
CDARS Participant	Yes	Card Transaction Accounts	Yes	Microsoft Money	Yes
Maximum CD Term	no max	How many years	2 years	Quicken	Yes
CDARS Protection	Yes	Check Imaging	Yes	Peachtree	
(4) Maximum Deposit		How many years	2 years	CSV File	Yes
With CDARS					
Without CDARS	no limit	(7) Wire Transfers		(11) Integration with Payroll	Yes
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>		Administration systems	
Cost of Early Termination	variable	Online	Yes		
Early Termination Delay	none	ACH for Direct Deposit	Yes	Fees	
		Via Phone	Yes	Variable, please inquire with bank	
(5) Off er overdraft protection?	Yes	Via Fax	Yes		