

– Locations –

San Francisco

One Montgomery Street
Suite 2300
San Francisco, CA 94104
415.229.8400

San Rafael

999 5th Avenue
Suite 300
San Rafael, CA 94901
415.456.6000

Santa Rosa

703 2nd Street
Suite 210
Santa Rosa, CA 95404
707.293.2950

Walnut Creek

1850 Mt. Diablo Boulevard
Suite 640
Walnut Creek, CA 94596
925.287.7880

Ticker Symbol: PDOB

www.presidiobank.com



Quarterly Report

**Period ended
June 30, 2009**

Board of Directors

Craig F. Andersen
Paula Collins
Michael A. Covarrubias
Alison Davis
Stephen G. Heitel
Robert B. Leet
Stephen D. Mayer
Gregory J. Moss
James R. Woolwine

Management Team

James R. Woolwine, Chairman & CEO
Stephen G. Heitel, President
Todd Allen, EVP & President, Marin
Fred Bailard, EVP & Manager,
Cash Management Solutions
Mary Leonard-Wilson, EVP & CCO
Edward J. Murphy, EVP & CFO
Vern Padgett, EVP & President, East Bay
Sherry A. Price, EVP & COO

Forward Looking Statements

This letter includes forward-looking statements, which are not historical facts and pertain to future operating results. These forward-looking statements are intended to be covered by the safe harbor provisions for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995.

These forward looking statements are subject to significant business, economic, and competitive uncertainties and contingencies, many of which are beyond our control. Accordingly, actual results may differ materially from anticipated results.



**PRESIDIO
BANK**

It's About Time.



PRESIDIO BANK
Second Quarter Report - June 30, 2009
Condensed Balance Sheet
(Unaudited)

Assets

Cash and due from banks	\$ 4,668,520	\$ 4,454,072
Federal funds sold	23,385,000	12,590,000
Cash and cash equivalents	28,053,520	17,044,072
Investment Securities	6,079,060	9,516,150
Total Loans	180,868,066	135,483,517
Less: allowance for loan losses	(3,267,000)	(2,058,000)
Net loans	177,601,066	133,425,517
Premises and equipment, net	911,570	1,057,432
Other assets and interest receivable	972,147	986,155
Total assets	\$213,617,363	\$162,029,326

Liabilities and Shareholders' Equity

Demand deposits	\$ 39,069,322	\$ 19,120,438
Money market	80,568,195	80,303,240
Interest checking	28,734,424	16,468,341
Savings	300,005	301,898
Time deposits	22,592,481	9,929,685
Total Deposits	171,264,427	126,123,603
Other liabilities and interest payable	13,258,008	3,948,096
Total liabilities	184,522,435	130,071,698
Total shareholder's equity	29,094,928	31,957,627
Total liabilities and equity	\$213,617,363	\$162,029,326

Condensed Statement of Operations
(Unaudited)

	For the Six Months Ended June 30, 2009	For the Six Months Ended June 30, 2008
Interest and fees on loans	\$ 4,675,558	\$ 3,087,323
Interest on investments	69,208	873,299
Total interest income	4,744,766	3,960,622
Deposit interest expense	984,367	1,252,817
Net interest income	3,760,399	2,707,805
Provision for loan losses	291,877	990,000
Net interest income after provision	3,468,522	1,717,805
Other operating income	108,551	197,578
Salaries and benefits	3,227,673	3,106,290
FF&E and occupancy expense	468,070	471,191
Other	1,215,099	909,948
Total operating expenses	4,910,842	4,487,428
Income before income taxes	(1,333,769)	(2,572,045)
Provision for income taxes	0	0
Net income	\$ (1,333,769)	\$ (2,572,045)

	June 30, 2009	June 30, 2008
Book value per share	\$7.27	\$7.99
Equity to Assets	13.62%	19.72%
Nonperforming assets to assets	0.00%	0.00%
Loan loss reserves to loans	1.81%	1.52%

