

– 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
December 31, 2008**

Board of Directors

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

Management Team

James R. Woolwine, Chairman & CEO
Steve 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.

Reference is made to the additional risks and factors described from time to time in Presidio Bank's reports and registration statements filed with the Securities and Exchange Commission. Presidio Bank undertakes no obligation to update these forward-looking statements to reflect events or circumstances that occur after the date on which such statements were made.



**PRESIDIO
BANK**

It's About Time.



PRESIDIO BANK
Fourth Quarter Report - December 31, 2008
Condensed Balance Sheet
(Unaudited)

Assets

Cash and due from banks	
Federal funds sold	
Cash and cash equivalents	
Investment Securities	
Total Loans	
Less: allowance for loan losses	
Net loans	
Premises and equipment, net	
Other assets and interest receivable	

Total assets

Liabilities and Shareholders' Equity

Demand deposits	
Money market	
Interest checking	
Savings	
Time deposits	
Total Deposits	
Other liabilities and interest payable	

Total liabilities

Total shareholder's equity

Total liabilities and equity

Condensed Statement of Operations
(Unaudited)

Interest and fees on loans	
Interest on investments	
Total interest income	
Deposit interest expense	
Net interest income	
Provision for loan losses	
Net interest income after provision	
Other operating income	
Salaries and benefits	
FF&E and occupancy expense	
Other	

Total operating expenses

Income before income taxes	
Provision for income taxes	

Net income

December 31, 2008

December 31, 2007

\$ 2,875,639	\$ 591,733
40,470,460	19,110,000
43,346,099	19,701,733
2,110,250	35,992,392
180,018,237	74,810,596
(2,983,000)	(1,068,000)
177,035,237	73,742,596
944,528	769,084
1,064,967	709,037
\$224,501,081	\$130,914,842

For the twelve Months Ended December 31, 2008

For the twelve Months Ended December 31, 2007

\$ 8,147,798	\$ 3,406,396
1,099,883	2,530,679
9,247,681	5,937,075
2,880,121	2,072,204
6,367,561	3,864,871
1,915,000	766,000
4,452,561	3,098,871
261,358	14,004
6,044,861	4,021,511
974,077	777,473
2,107,778	2,010,719
9,126,716	6,809,703
(4,412,797)	(3,696,827)
0	0
\$ (4,412,797)	\$ (3,696,827)

December 31, 2008

December 31, 2007

Book value per share	\$7.58	\$8.57
Equity to Assets	13.50%	26.19%
Nonperforming assets to assets	0.00%	0.00%
Loan loss reserves to loans	1.66%	1.43%

