

# Annual Meeting of Shareholders

November 27, 2007





## Fiscal 2007 Highlights

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- ✓ Net income of \$11.3 million, or \$1.72 per share.
- ✓ Completed the sale of six acres of land with a gain of \$1.3 million, net of statutory taxes.
- ✓ Deposit growth of \$81.0 million, or 9%.
- ✓ Jumped to fifth from seventh in deposit market share in Riverside – San Bernardino RMA according to deposit data released by the FDIC.
- ✓ Preferred Loan growth of \$98.1 million, or 23%, and the percentage to total loans held for investment increased to 39% from 34%.



## Fiscal 2007 Highlights

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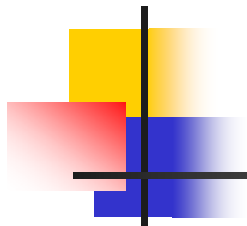
- ✓ Opened our newest Retail Banking Center on La Sierra Avenue in January 2007.
- ✓ Signed a lease agreement for a new Retail Banking Center in Moreno Valley (Spring 2008).
- ✓ Completed the May 2006 and January 2007 stock repurchase programs.
- ✓ Increased the quarterly cash dividend by 20% to \$0.18 per share in October 2006 for a total of \$0.69 per share in fiscal 2007.



## Subsequent Events

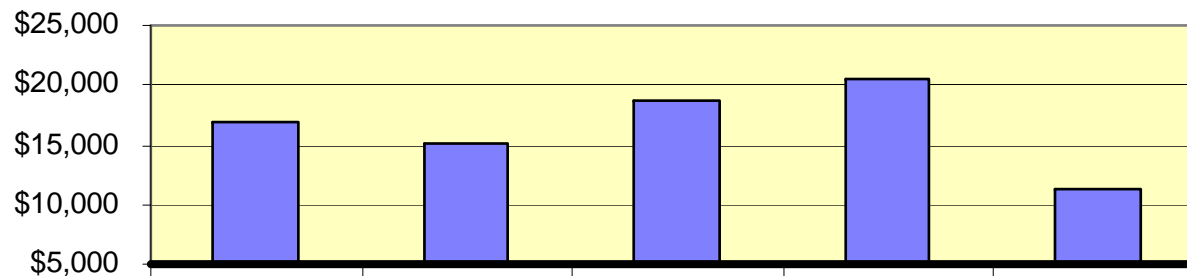
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- ✓ Signed a lease agreement for a new Retail Banking Center in Beaumont (Fall 2008).
- ✓ Announced a quarterly cash dividend of \$0.18 per share in October 2007, payable in December 2007.
- ✓ Amended the Corporation's Bylaws to allow for the issuance of uncertificated shares of the Corporation's capital stock and to provide for electronic notice of shareholders' meeting.



# Net Income

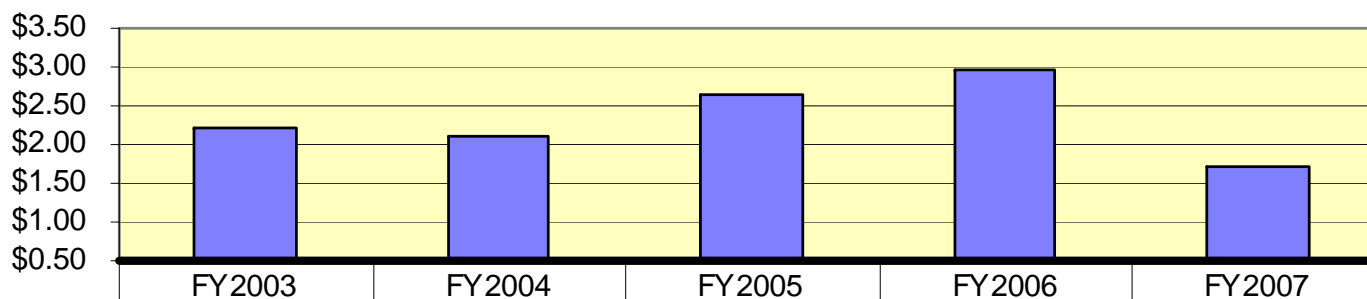
**Net Income (In Thousands)**



	FY2003	FY2004	FY2005	FY2006	FY2007
Net Income	\$16,889	\$15,069	\$18,699	\$20,540	\$11,286

## Diluted Earnings Per Share

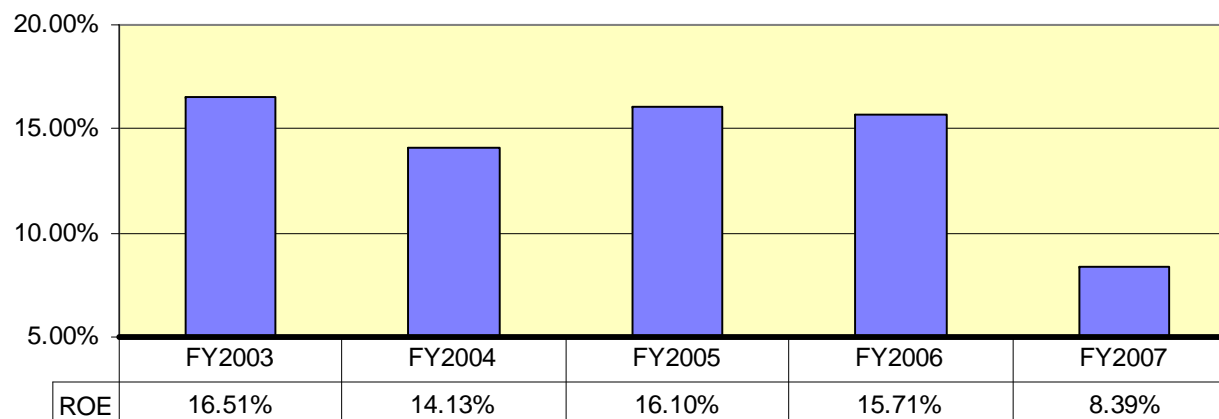
### Diluted Earnings Per Share (EPS)



	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007
Diluted EPS	\$2.20	\$2.09	\$2.64	\$2.98	\$1.72

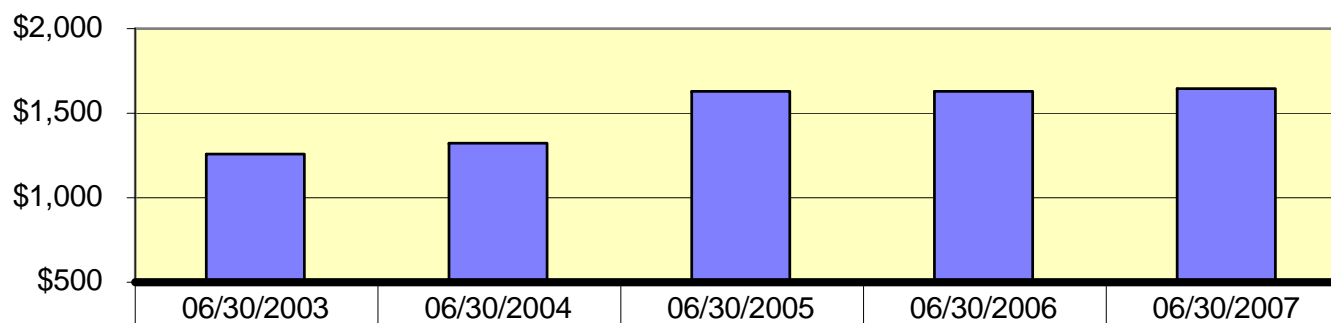
## Return on Stockholders' Equity

**Return On Average Stockholders' Equity (ROE)**



# Total Assets

**Total Assets (In Millions)**

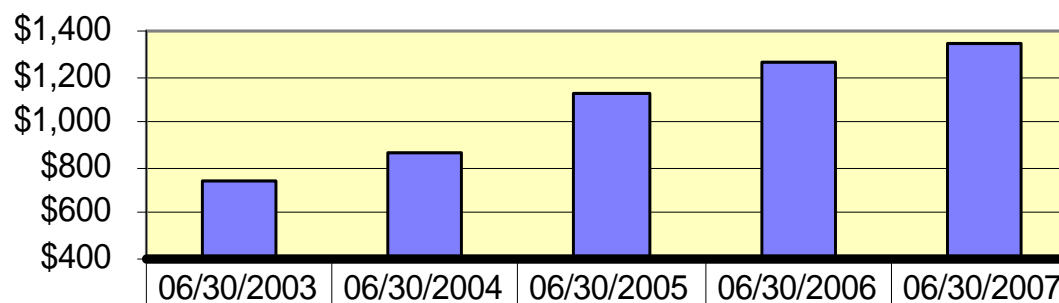


Total Assets	\$1,262	\$1,319	\$1,632	\$1,622	\$1,648
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# Loans Held For Investment

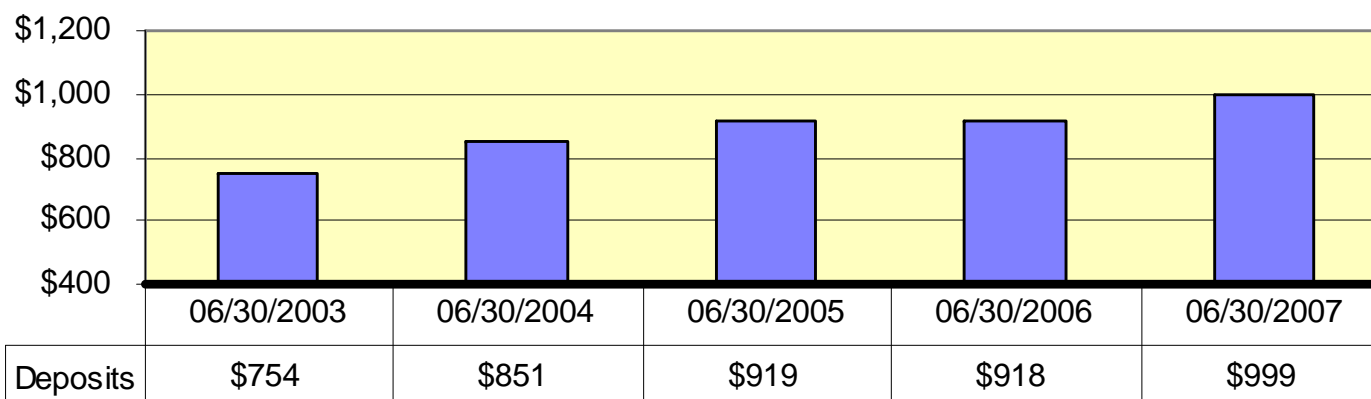
**Loans Held For Investment, Net (In Millions)**

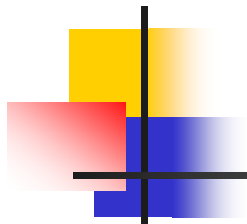


Loans Held For Investment, Net	\$744	\$863	\$1,132	\$1,263	\$1,349
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# Total Deposits

**Deposits (In Millions)**

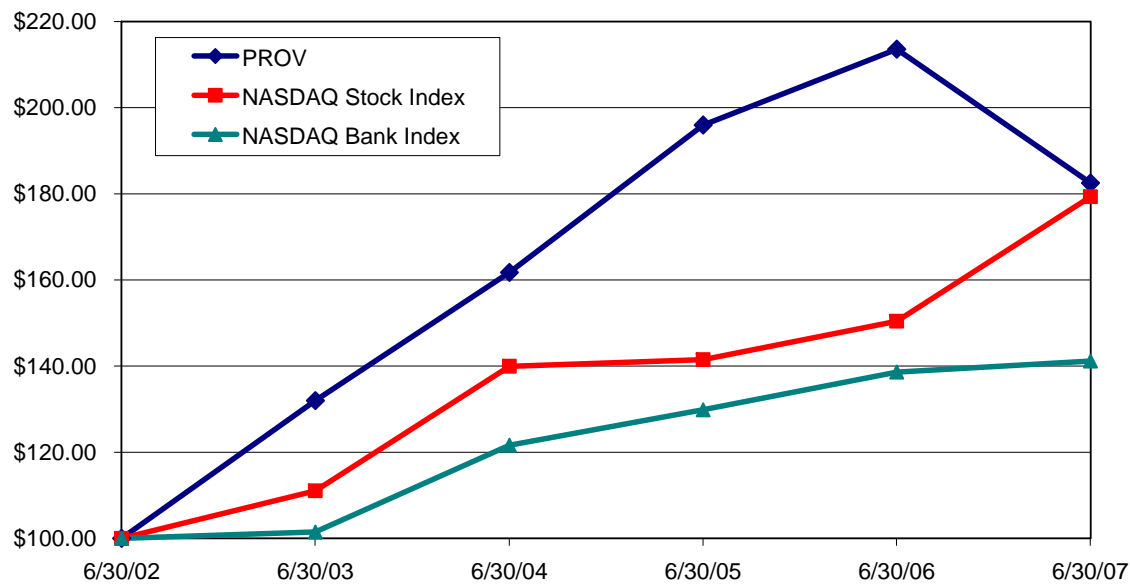




# Stock Performance

*(Compared to NASDAQ and NASDAQ Bank Indices)*

**COMPARISON OF CUMMULATIVE TOTAL RETURNS\***



	6/30/02	6/30/03	6/30/04	6/30/05	6/30/06	6/30/07
PROV	\$100.00	\$131.97	\$161.75	\$195.99	\$213.58	\$182.48
NASDAQ Stock Index	\$100.00	\$111.02	\$139.94	\$141.46	\$150.42	\$179.30
NASDAQ Bank Index	\$100.00	\$101.50	\$121.65	\$129.88	\$138.62	\$141.16