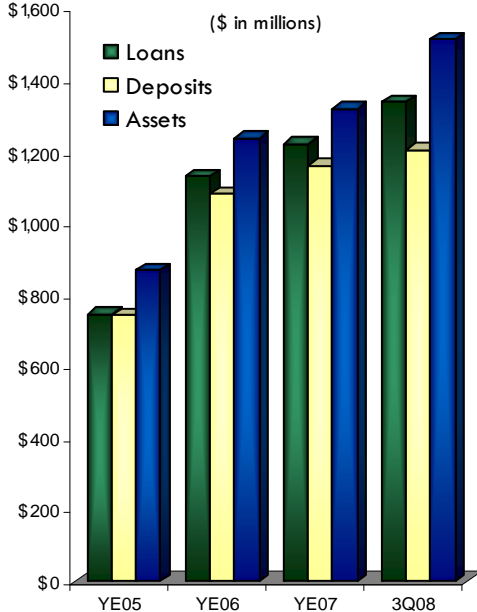


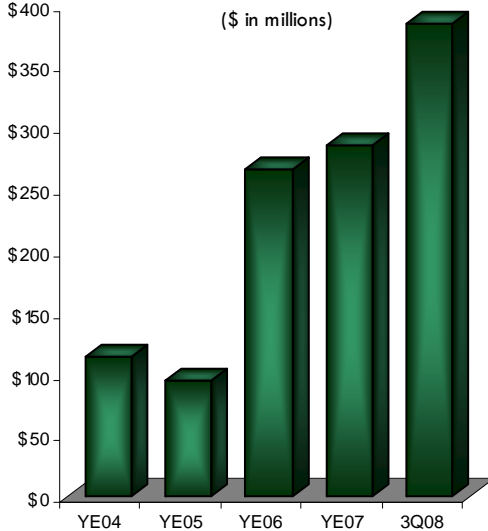
FACT SHEET

NASDAQ: TMCV \$3.11
November 11, 2008

BALANCE SHEET



SBA PORTFOLIO



FINANCIAL HIGHLIGHTS

For period ended September 30, 2008

- TMCV remains well-capitalized, with total risk-based capital of 11.46%, well above the minimum for well capitalized designation.
- 8th Largest SBA 7(a) Lender and 3rd largest USDA B&I Lender in the nation, based on dollar volume. SBA loans grew 34% in 2008 and account for 28% of the total loan portfolio of \$1.36 billion.
- Reserves strengthened by taking a \$18.2 million provision over past 12 months. Reserve for loan losses stands at \$20.1 million or 1.48% of total loans.
- Total NPAs, net of government guarantees, increased to \$84.8 million, or 5.60% of total assets, at 3Q08 from \$63.9 million, or 4.37% of total assets at 2Q08.
- The loan portfolio is well diversified with 12% in the relatively healthy San Francisco market, and 25% in SBA financing outside of California
- More than 92% of the loan portfolio is secured by real estate with average loan to value of 64% at recent appraisal levels.
- Operating expenses declined 5% in the third quarter, compared to the like quarter a year ago, and down 7% year-to-date compared to last year.

ATTRACTIVE VALUATION

Ticker Symbol	TMCV
Recent Price (11/11/08)	\$3.11
52-Week Price Range	\$3.00 - \$13.75
Market Capitalization	\$31.2 million
Shares Outstanding	10.0 million
Tangible Book Value	\$10.11
Price/Tangible Book Value	0.31x
Earnings (Trailing 12 Months)	(\$0.12)
Price/Earnings	NM
Institutional Ownership	19%
Insider Ownership	17%
Total Risk-Based Capital	11.46%
Tier1 Leverage Ratio	9.09%

ABOUT TEMECULA VALLEY BANCORP INC.

Temecula Valley Bancorp, Inc., the parent of Temecula Valley Bank, has grown to more than \$1.51 billion in assets since opening its doors in 1996. With 11 branch offices in San Diego, Riverside and San Bernardino Counties, the bank serves consumers and small and mid-sized businesses. As one of the top SBA lenders in the nation, the bank has 21 SBA Loan Production Officers throughout California, Oregon, Washington, Arizona, Colorado, Texas, and Florida.



FINANCIAL HIGHLIGHTS

(in thousands, except per share)

Income Statement

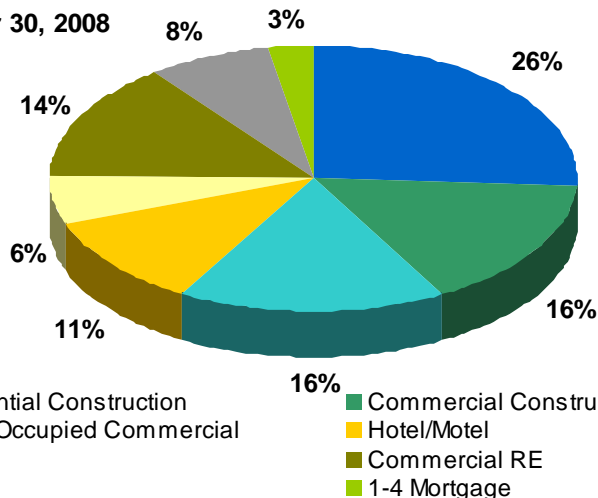
	Quarter Ended		
	30-Sep-08	30-Jun-08	30-Sep-07
Interest Income	\$ 22,440	\$ 22,849	\$ 29,058
Interest Expense	10,909	10,832	12,541
Net Interest Income			
before Provision for Loan Losses	11,531	12,017	16,517
Provision for Loan Losses	7,550	5,300	1,055
Net Interest Income			
after Provision for Loan Losses	3,981	6,717	15,462
Noninterest Income	2,230	2,792	1,520
Noninterest Expense	11,977	13,163	12,641
Earnings (Loss) before Income Taxes	(5,766)	(3,654)	4,341
Provision for Income Taxes	(2,158)	(1,643)	1,746
Net Income (loss)	\$ (3,608)	\$ (2,011)	\$ 2,595
Diluted EPS (loss)	\$ (0.36)	\$ (0.20)	\$ 0.25
Diluted Weighted Avg. Shares O/S	10,038,267	10,038,322	10,559,464

Balance Sheet

	30-Sep-08	30-Jun-08	30-Sep-07
Total Assets	\$ 1,513,972	\$ 1,464,725	\$ 1,304,878
Net Loans	\$ 1,339,989	\$ 1,307,348	\$ 1,191,175
Deposits	\$ 1,206,162	\$ 1,228,923	\$ 1,151,552
Total Stockholders' Equity	\$ 101,455	\$ 105,296	\$ 104,944
Tangible Book Value per Share	\$ 10.11	\$ 10.49	\$ 10.35
Stockholders' Equity/Total Assets	6.70%	7.19%	8.04%
Tier 1 Risk-Based Capital Ratio	8.81%	9.22%	9.59%
Total Risk-Based Capital Ratio	11.46%	11.80%	10.57%

Loan Portfolio

at September 30, 2008



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