

**OJAI COMMUNITY BANK**

	CPP Disbursement Date 01/30/2009	Cert 57850	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$124	\$128	3.6%	
Loans	\$86	\$77	-10.1%	
Construction & development	\$9	\$5	-42.8%	
Closed-end 1-4 family residential	\$19	\$18	-7.2%	
Home equity	\$11	\$8	-26.3%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-27.7%	
Commercial & Industrial	\$7	\$6	-14.7%	
Commercial real estate	\$34	\$36	8.0%	
Unused commitments	\$12	\$12	0.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$3	-0.3%	
Cash & balances due	\$11	\$7	-33.2%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$112	\$114	2.4%	
Deposits	\$112	\$114	2.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$12	\$14	14.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.6%	10.0%	--	
Tier 1 risk based capital ratio	11.7%	14.7%	--	
Total risk based capital ratio	13.0%	16.0%	--	
Return on equity <sup>1</sup>	0.0%	7.5%	--	
Return on assets <sup>1</sup>	0.0%	0.8%	--	
Net interest margin <sup>1</sup>	4.3%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	60.9%	76.8%	--	
Loss provision to net charge-offs (qtr)	3300.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	1.0%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	1.8%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.4%	5.2%	0.0%	0.4%
Home equity	5.7%	3.8%	0.0%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.0%	0.5%	0.0%	0.0%
Commercial & Industrial	0.0%	2.7%	0.2%	0.4%
Commercial real estate	7.8%	2.5%	0.0%	0.2%
Total loans	4.0%	3.0%	0.0%	0.3%