

SECURITY CALIFORNIA BANCORP

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3804469	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$315	\$339	7.6%	
Loans	\$272	\$280	3.3%	
Construction & development	\$10	\$8	-25.3%	
Closed-end 1-4 family residential	\$6	\$5	-15.3%	
Home equity	\$24	\$28	16.8%	
Credit card	\$0	\$0		
Other consumer	\$3	\$4	32.4%	
Commercial & Industrial	\$118	\$118	0.0%	
Commercial real estate	\$106	\$114	7.2%	
Unused commitments	\$86	\$82	-4.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$11	169.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$19	108.7%	
Cash & balances due	\$16	\$25	55.7%	
Residential mortgage originations				
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		
Liabilities	\$275	\$292	6.1%	
Deposits	\$272	\$290	6.9%	
Total other borrowings	\$3	\$0	-100.0%	
FHLB advances	\$3	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$40	\$47	17.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	13.1%	13.8%	--	
Tier 1 risk based capital ratio	13.2%	15.4%	--	
Total risk based capital ratio	14.5%	16.6%	--	
Return on equity ¹	-19.0%	1.4%	--	
Return on assets ¹	-2.5%	0.2%	--	
Net interest margin ¹	3.7%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	130.3%	96.4%	--	
Loss provision to net charge-offs (qtr)	224.4%	128.5%	--	
Net charge-offs to average loans and leases ¹	2.6%	1.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	9.5%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.9%	1.2%	1.0%	1.1%
Commercial real estate	3.1%	3.9%	0.0%	0.0%
Total loans	1.6%	2.1%	0.6%	0.4%