

**CALWEST BANCORP**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3188860	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$151	\$143	-5.1%	
Loans	\$66	\$63	-4.6%	
Construction & development	\$3	\$5	83.0%	
Closed-end 1-4 family residential	\$4	\$2	-55.7%	
Home equity	\$10	\$7	-27.0%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-15.2%	
Commercial & Industrial	\$19	\$14	-25.5%	
Commercial real estate	\$27	\$28	2.6%	
Unused commitments	\$13	\$16	17.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$36	\$33	-8.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$24	\$17	-29.0%	
Cash & balances due	\$7	\$8	12.1%	
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		
<b>Liabilities</b>	\$142	\$136	-4.4%	
Deposits	\$142	\$136	-4.2%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$8	\$7	-18.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	5.1%	5.5%	--	
Tier 1 risk based capital ratio	10.3%	11.2%	--	
Total risk based capital ratio	11.6%	12.4%	--	
Return on equity <sup>1</sup>	-66.6%	28.5%	--	
Return on assets <sup>1</sup>	-3.9%	1.3%	--	
Net interest margin <sup>1</sup>	3.1%	3.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	51.5%	170.7%	--	
Loss provision to net charge-offs (qtr)	55.1%	5555.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	12.1%	-0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	20.5%	8.4%	0.0%	2.9%
Home equity	13.3%	1.5%	0.9%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	11.1%	9.0%	1.0%	0.0%
Commercial real estate	9.6%	0.7%	6.5%	0.1%
Total loans	10.4%	2.7%	3.3%	0.1%