

PACIFIC COMMERCE BANK

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions		
	12/23/2008	57065	1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$156	\$173	11.1%		
Loans	\$117	\$147	25.6%		
Construction & development	\$2	\$2	8.2%		
Closed-end 1-4 family residential	\$19	\$16	-13.5%		
Home equity	\$5	\$5	-2.4%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-10.3%		
Commercial & Industrial	\$29	\$35	17.6%		
Commercial real estate	\$57	\$83	46.0%		
Unused commitments	\$14	\$22	57.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$8	\$1	-89.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$0	-94.2%		
Cash & balances due	\$19	\$13	-29.2%		
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	\$134	\$147	9.3%		
Deposits	\$133	\$146	9.3%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$21	\$26	22.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.2%	14.1%	--		
Tier 1 risk based capital ratio	18.0%	15.7%	--		
Total risk based capital ratio	19.3%	16.9%	--		
Return on equity ¹	5.1%	-4.0%	--		
Return on assets ¹	0.7%	-0.6%	--		
Net interest margin ¹	4.1%	4.0%	--		
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	134.5%	1896.2%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	1.2%	0.5%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	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	2.2%	0.3%	0.4%	0.7%	--
Commercial real estate	5.0%	0.2%	0.4%	0.0%	--
Total loans	3.0%	0.2%	0.3%	0.2%	--