

BANK OF COMMERCE

	CPP Disbursement Date 01/16/2009	Cert 58134	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$145	\$173	19.2%	
Loans	\$108	\$122	12.9%	
<i>Construction & development</i>	\$29	\$23	-20.4%	
<i>Closed-end 1-4 family residential</i>	\$15	\$18	25.1%	
<i>Home equity</i>	\$10	\$11	12.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	43.1%	
<i>Commercial & Industrial</i>	\$6	\$6	-4.5%	
<i>Commercial real estate</i>	\$48	\$63	30.7%	
Unused commitments	\$22	\$15	-32.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$18	\$22	19.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$18	80.0%	
Cash & balances due	\$1	\$4	631.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$130	\$158	22.2%	
Deposits	\$84	\$119	41.7%	
Total other borrowings	\$44	\$39	-10.3%	
FHLB advances	\$20	\$25	23.0%	
Equity				
Equity capital at quarter end	\$16	\$15	-5.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	11.7%	8.5%	--	
Tier 1 risk based capital ratio	12.4%	10.5%	--	
Total risk based capital ratio	13.6%	11.8%	--	
Return on equity ¹	1.9%	4.6%	--	
Return on assets ¹	0.2%	0.4%	--	
Net interest margin ¹	3.2%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	139.3%	31.4%	--	
Loss provision to net charge-offs (qtr)	0.0%	243.2%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.1%	23.7%	0.0%	0.5%
<i>Closed-end 1-4 family residential</i>	1.3%	1.1%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.3%	0.0%	0.0%
<i>Total loans</i>	1.0%	4.8%	0.0%	0.1%