

BANK OF COMMERCE HOLDINGS

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1030040	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$769	\$807	5.0%	
Loans	\$523	\$626	19.7%	
<i>Construction & development</i>	\$101	\$62	-38.9%	
<i>Closed-end 1-4 family residential</i>	\$21	\$118	453.2%	
<i>Home equity</i>	\$21	\$24	14.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$3	-54.5%	
<i>Commercial & Industrial</i>	\$132	\$132	0.4%	
<i>Commercial real estate</i>	\$223	\$261	16.8%	
Unused commitments	\$147	\$123	-16.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$85	\$29	-66.0%	
Asset-backed securities	\$0	\$3		
Other securities	\$47	\$49	3.4%	
Cash & balances due	\$34	\$68	101.1%	
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	\$697	\$730	4.8%	
Deposits	\$557	\$644	15.6%	
Total other borrowings	\$134	\$80	-40.5%	
FHLB advances	\$120	\$70	-41.7%	
Equity				
Equity capital at quarter end	\$72	\$77	6.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$14	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.4%	9.4%	--	
Tier 1 risk based capital ratio	11.5%	11.5%	--	
Total risk based capital ratio	12.8%	12.8%	--	
Return on equity ¹	-2.5%	8.2%	--	
Return on assets ¹	-0.2%	0.8%	--	
Net interest margin ¹	3.6%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	41.6%	106.9%	--	
Loss provision to net charge-offs (qtr)	274.5%	374.6%	--	
Net charge-offs to average loans and leases ¹	1.0%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	16.4%	1.4%	1.2%	0.2%
<i>Closed-end 1-4 family residential</i>	4.9%	2.9%	0.0%	0.3%
<i>Home equity</i>	1.7%	0.8%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.1%
<i>Commercial & Industrial</i>	1.7%	0.2%	0.1%	0.0%
<i>Commercial real estate</i>	0.0%	2.2%	0.0%	0.2%
<i>Total loans</i>	3.9%	1.7%	0.3%	0.1%