

CALIFORNIA BANK OF COMMERCE

	CPP Disbursement Date 02/27/2009	Cert 58583	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$137	\$194	41.0%	
Loans	\$98	\$144	47.7%	
<i>Construction & development</i>	\$13	\$15	21.3%	
<i>Closed-end 1-4 family residential</i>	\$3	\$5	49.7%	
<i>Home equity</i>	\$3	\$4	46.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$1	-33.3%	
<i>Commercial & Industrial</i>	\$44	\$59	32.2%	
<i>Commercial real estate</i>	\$28	\$54	93.8%	
Unused commitments	\$62	\$62	0.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15	\$17	11.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$0	-100.0%	
Cash & balances due	\$3	\$31	1045.7%	
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	\$117	\$170	45.6%	
Deposits	\$111	\$153	38.2%	
Total other borrowings	\$6	\$17	183.3%	
FHLB advances	\$6	\$12	100.0%	
Equity				
Equity capital at quarter end	\$20	\$23	14.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	15.2%	12.8%	--	
Tier 1 risk based capital ratio	14.4%	13.4%	--	
Total risk based capital ratio	15.5%	14.7%	--	
Return on equity ¹	-7.1%	-3.1%	--	
Return on assets ¹	-1.1%	-0.4%	--	
Net interest margin ¹	3.4%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	0.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	501.1%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	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%	0.2%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.0%	0.0%	0.0%	0.1%