

CALWEST BANCORP

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3188860	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$191	\$191	0.0%	
Loans	\$127	\$121	-4.3%	
<i>Construction & development</i>	\$16	\$10	-40.1%	
<i>Closed-end 1-4 family residential</i>	\$3	\$2	-29.9%	
<i>Home equity</i>	\$8	\$8	-4.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	0.2%	
<i>Commercial & Industrial</i>	\$62	\$57	-7.7%	
<i>Commercial real estate</i>	\$33	\$41	23.0%	
Unused commitments	\$26	\$21	-18.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$24	\$35	44.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$14	69.8%	
Cash & balances due	\$16	\$5	-68.5%	
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	\$175	\$175	0.1%	
Deposits	\$156	\$162	3.5%	
Total other borrowings	\$17	\$12	-29.4%	
FHLB advances	\$17	\$12	-29.4%	
Equity				
Equity capital at quarter end	\$16	\$16	-1.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	8.1%	--	
Tier 1 risk based capital ratio	10.8%	10.8%	--	
Total risk based capital ratio	12.1%	12.1%	--	
Return on equity ¹	-78.9%	-46.1%	--	
Return on assets ¹	-6.9%	-3.9%	--	
Net interest margin ¹	3.8%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	49.7%	43.8%	--	
Loss provision to net charge-offs (qtr)	104.4%	97.0%	--	
Net charge-offs to average loans and leases ¹	5.4%	5.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	22.2%	18.6%	1.6%	4.5%
<i>Closed-end 1-4 family residential</i>	2.9%	0.0%	3.5%	0.0%
<i>Home equity</i>	0.0%	3.4%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	4.8%	0.0%	0.6%
<i>Commercial & Industrial</i>	1.6%	3.7%	2.2%	2.0%
<i>Commercial real estate</i>	0.0%	0.8%	0.0%	0.0%
<i>Total loans</i>	3.7%	3.8%	1.4%	1.4%