

**COMMERCE NATIONAL BANK**

	CPP Disbursement Date 01/09/2009	Cert 57566	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$221	\$229	3.5%	
Loans	\$136	\$135	-1.0%	
<i>Construction &amp; development</i>	\$12	\$4	-66.8%	
<i>Closed-end 1-4 family residential</i>	\$0	\$0		
<i>Home equity</i>	\$5	\$6	24.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$18	\$14	-20.9%	
<i>Commercial &amp; Industrial</i>	\$24	\$21	-14.4%	
<i>Commercial real estate</i>	\$66	\$72	8.0%	
Unused commitments	\$23	\$20	-11.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$33	\$12	-61.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$39	144.3%	
Cash & balances due	\$28	\$35	24.5%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$193	\$202	4.4%	
Deposits	\$170	\$186	9.1%	
Total other borrowings	\$22	\$15	-31.8%	
FHLB advances	\$22	\$15	-31.8%	
<b>Equity</b>				
Equity capital at quarter end	\$28	\$27	-3.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	13.0%	12.0%	--	
Tier 1 risk based capital ratio	18.2%	16.8%	--	
Total risk based capital ratio	19.5%	18.1%	--	
Return on equity <sup>1</sup>	-6.8%	-5.6%	--	
Return on assets <sup>1</sup>	-0.8%	-0.7%	--	
Net interest margin <sup>1</sup>	4.0%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	69.0%	138.1%	--	
Loss provision to net charge-offs (qtr)	110.7%	229.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.6%	0.9%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	17.6%	0.0%	0.0%	2.1%
<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%	1.7%	2.0%	0.0%
<i>Commercial &amp; Industrial</i>	1.1%	0.8%	0.0%	0.0%
<i>Commercial real estate</i>	0.9%	2.1%	0.0%	0.1%
<i>Total loans</i>	2.1%	1.4%	0.4%	0.2%