

**COMMUNITY WEST BANCSHARES**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2626299	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>	\$657	\$684	4.2%	
Loans	\$588	\$616	4.8%	
<i>Construction &amp; development</i>	\$43	\$49	12.2%	
<i>Closed-end 1-4 family residential</i>	\$34	\$42	23.7%	
<i>Home equity</i>	\$15	\$18	17.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$190	\$195	2.3%	
<i>Commercial &amp; Industrial</i>	\$120	\$110	-8.2%	
<i>Commercial real estate</i>	\$185	\$201	8.7%	
Unused commitments	\$37	\$32	-13.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$38	\$40	6.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$5	\$6	11.7%	
<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>	\$603	\$625	3.6%	
Deposits	\$488	\$532	9.1%	
Total other borrowings	\$110	\$89	-19.1%	
FHLB advances	\$110	\$68	-38.2%	
<b>Equity</b>				
Equity capital at quarter end	\$54	\$59	10.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$11	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.3%	8.7%	--	
Tier 1 risk based capital ratio	10.1%	10.8%	--	
Total risk based capital ratio	11.3%	12.0%	--	
Return on equity <sup>1</sup>	1.1%	0.7%	--	
Return on assets <sup>1</sup>	0.1%	0.1%	--	
Net interest margin <sup>1</sup>	3.7%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	25.3%	33.7%	--	
Loss provision to net charge-offs (qtr)	248.8%	119.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	1.5%	--	
<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>	15.4%	8.4%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	9.0%	6.3%	0.4%	1.3%
<i>Home equity</i>	1.0%	2.2%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.0%	1.2%	0.1%	0.3%
<i>Commercial &amp; Industrial</i>	8.9%	12.9%	0.3%	1.1%
<i>Commercial real estate</i>	3.4%	8.5%	0.0%	0.1%
<i>Total loans</i>	4.9%	6.6%	0.1%	0.4%