

FIRST CALIFORNIA FINANCIAL GROUP, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1031681	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,178	\$1,457	23.7%	
Loans	\$820	\$939	14.6%	
<i>Construction & development</i>	\$133	\$87	-34.9%	
<i>Closed-end 1-4 family residential</i>	\$55	\$68	24.3%	
<i>Home equity</i>	\$13	\$23	78.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$4	27.1%	
<i>Commercial & Industrial</i>	\$226	\$233	3.4%	
<i>Commercial real estate</i>	\$301	\$380	26.6%	
Unused commitments	\$153	\$163	6.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$180	\$119	-33.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$22	\$230	931.0%	
Cash & balances due	\$14	\$30	118.4%	
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	\$1,031	\$1,279	24.1%	
Deposits	\$854	\$1,130	32.3%	
Total other borrowings	\$167	\$144	-14.1%	
FHLB advances	\$122	\$99	-19.3%	
Equity				
Equity capital at quarter end	\$147	\$178	20.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$30	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	8.1%	--	
Tier 1 risk based capital ratio	11.3%	10.9%	--	
Total risk based capital ratio	12.3%	12.2%	--	
Return on equity ¹	4.3%	-4.4%	--	
Return on assets ¹	0.6%	-0.5%	--	
Net interest margin ¹	4.0%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	90.4%	41.2%	--	
Loss provision to net charge-offs (qtr)	132.5%	320.4%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.6%	34.2%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.3%	1.8%	0.0%	0.7%
<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%	0.1%	0.1%	-1.6%
<i>Commercial & Industrial</i>	0.4%	0.9%	0.1%	0.5%
<i>Commercial real estate</i>	0.4%	1.0%	0.0%	0.0%
<i>Total loans</i>	1.1%	4.3%	0.0%	0.2%