

NCAL BANCORP

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2925406	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$421	\$392	-6.8%	
Loans	\$360	\$327	-9.2%	
Construction & development	\$54	\$23	-56.5%	
Closed-end 1-4 family residential	\$21	\$12	-40.8%	
Home equity	\$15	\$20	32.1%	
Credit card	\$0	\$0		
Other consumer	\$15	\$17	18.1%	
Commercial & Industrial	\$79	\$75	-4.6%	
Commercial real estate	\$173	\$167	-3.0%	
Unused commitments	\$24	\$54	125.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$6	-14.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$16	-25.0%	
Cash & balances due	\$10	\$14	37.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$368	\$343	-6.8%	
Deposits	\$335	\$335	0.0%	
Total other borrowings	\$28	\$5	-82.1%	
FHLB advances	\$28	\$5	-82.1%	
Equity				
Equity capital at quarter end	\$52	\$48	-7.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.9%	11.8%	--	
Tier 1 risk based capital ratio	13.4%	13.2%	--	
Total risk based capital ratio	14.7%	14.5%	--	
Return on equity ¹	5.6%	-15.3%	--	
Return on assets ¹	0.6%	-1.9%	--	
Net interest margin ¹	5.2%	6.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.7%	92.8%	--	
Loss provision to net charge-offs (qtr)	163.4%	128.1%	--	
Net charge-offs to average loans and leases ¹	1.8%	4.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	9.5%	21.4%	0.1%	10.1%
Closed-end 1-4 family residential	12.3%	6.7%	1.0%	4.2%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.1%	0.2%	0.0%
Commercial & Industrial	1.0%	0.6%	1.6%	0.0%
Commercial real estate	4.5%	1.5%	0.0%	0.0%
Total loans	4.5%	2.7%	0.5%	1.2%