

OJAI COMMUNITY BANK

	CPP Disbursement Date 01/30/2009	Cert 57850	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$104	\$113	7.9%	
Loans	\$67	\$82	23.0%	
<i>Construction & development</i>	\$5	\$8	64.6%	
<i>Closed-end 1-4 family residential</i>	\$21	\$20	-4.3%	
<i>Home equity</i>	\$7	\$8	5.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$2	-49.6%	
<i>Commercial & Industrial</i>	\$8	\$7	-10.2%	
<i>Commercial real estate</i>	\$20	\$32	61.8%	
Unused commitments	\$15	\$16	3.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$4	13.8%	
Cash & balances due	\$5	\$7	38.0%	
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	\$92	\$100	8.7%	
Deposits	\$92	\$100	8.5%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$12	\$13	2.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	10.4%	9.5%	--	
Tier 1 risk based capital ratio	13.5%	12.6%	--	
Total risk based capital ratio	14.7%	13.9%	--	
Return on equity ¹	-3.3%	-14.4%	--	
Return on assets ¹	-0.5%	-1.6%	--	
Net interest margin ¹	4.2%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	999.1%	101.2%	--	
Loss provision to net charge-offs (qtr)	0.0%	114.3%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	2.4%	0.0%	0.0%
<i>Home equity</i>	1.3%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	44.7%	0.0%	1.3%
<i>Commercial & Industrial</i>	0.1%	2.5%	0.0%	0.1%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.2%	1.6%	0.0%	0.0%