

PACIFIC CAPITAL BANCORP

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1029884	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$9,561	\$7,531	-21.2%	
Loans	\$5,776	\$5,186	-10.2%	
Construction & development	\$605	\$446	-26.2%	
Closed-end 1-4 family residential	\$1,279	\$1,116	-12.7%	
Home equity	\$328	\$360	9.7%	
Credit card	\$0	\$0		
Other consumer	\$61	\$56	-9.0%	
Commercial & Industrial	\$854	\$707	-17.2%	
Commercial real estate	\$2,094	\$1,989	-5.0%	
Unused commitments	\$1,348	\$993	-26.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$229	\$283	23.4%	
Asset-backed securities	\$1	\$1	22.9%	
Other securities	\$948	\$869	-8.3%	
Cash & balances due	\$1,939	\$996	-48.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$22	\$62	185.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$137	\$97	-29.3%	
Open-end HELOC originations sold (quarter)	\$6	\$0	-100.0%	
<b>Liabilities</b>	\$8,716	\$7,102	-18.5%	
Deposits	\$6,614	\$5,460	-17.4%	
Total other borrowings	\$1,892	\$1,444	-23.7%	
FHLB advances	\$1,537	\$1,099	-28.5%	
<b>Equity</b>				
Equity capital at quarter end	\$845	\$428	-49.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$184	\$3	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.6%	5.5%	--	
Tier 1 risk based capital ratio	11.6%	8.1%	--	
Total risk based capital ratio	14.4%	10.7%	--	
Return on equity <sup>1</sup>	-20.3%	-11.3%	--	
Return on assets <sup>1</sup>	-1.8%	-0.7%	--	
Net interest margin <sup>1</sup>	2.8%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	60.1%	68.6%	--	
Loss provision to net charge-offs (qtr)	139.0%	115.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.3%	2.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	2008	2009	2008	2009
Construction & development	22.6%	33.7%	4.8%	2.8%
Closed-end 1-4 family residential	2.5%	5.1%	0.3%	0.5%
Home equity	1.1%	1.2%	0.2%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	6.0%	14.3%	0.2%	-1.1%
Commercial & Industrial	2.6%	10.1%	0.8%	1.6%
Commercial real estate	1.2%	4.5%	0.4%	0.1%
Total loans	4.1%	7.7%	0.9%	0.6%