

PRIVATE BANK OF CALIFORNIA

	CPP Disbursement Date 02/20/2009	Cert 58099	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$242	\$283	17.0%	
Loans	\$176	\$183	4.2%	
<i>Construction & development</i>	\$11	\$14	36.0%	
<i>Closed-end 1-4 family residential</i>	\$16	\$18	14.1%	
<i>Home equity</i>	\$21	\$32	48.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$1	30.4%	
<i>Commercial & Industrial</i>	\$83	\$72	-12.9%	
<i>Commercial real estate</i>	\$43	\$44	0.5%	
Unused commitments	\$47	\$44	-5.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$26	\$54	105.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$31	\$36	17.1%	
Cash & balances due	\$7	\$7	-1.1%	
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	\$206	\$242	17.4%	
Deposits	\$185	\$239	29.6%	
Total other borrowings	\$20	\$1	-94.9%	
FHLB advances	\$9	\$1	-89.2%	
Equity				
Equity capital at quarter end	\$36	\$41	14.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	14.3%	12.5%	--	
Tier 1 risk based capital ratio	18.1%	20.4%	--	
Total risk based capital ratio	19.4%	21.7%	--	
Return on equity ¹	1.5%	3.0%	--	
Return on assets ¹	0.2%	0.4%	--	
Net interest margin ¹	3.8%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	82.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	230.2%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	4.1%	0.0%	0.8%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<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%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.2%
<i>Commercial real estate</i>	0.0%	9.6%	0.0%	0.0%
<i>Total loans</i>	0.0%	2.6%	0.0%	0.1%