

SECURITY CALIFORNIA BANCORP

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3804469	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$239	\$315	31.8%	
Loans	\$207	\$272	31.0%	
<i>Construction & development</i>	\$9	\$10	22.9%	
<i>Closed-end 1-4 family residential</i>	\$5	\$6	37.0%	
<i>Home equity</i>	\$12	\$24	94.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$3	41.2%	
<i>Commercial & Industrial</i>	\$105	\$118	12.0%	
<i>Commercial real estate</i>	\$72	\$106	47.4%	
Unused commitments	\$73	\$86	17.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$4	151.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$9	11.7%	
Cash & balances due	\$19	\$16	-14.4%	
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	\$203	\$275	35.5%	
Deposits	\$185	\$272	47.1%	
Total other borrowings	\$18	\$3	-83.0%	
FHLB advances	\$13	\$3	-76.7%	
Equity				
Equity capital at quarter end	\$36	\$40	10.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	15.4%	13.1%	--	
Tier 1 risk based capital ratio	15.2%	13.2%	--	
Total risk based capital ratio	16.4%	14.5%	--	
Return on equity ¹	-0.9%	-19.0%	--	
Return on assets ¹	-0.1%	-2.5%	--	
Net interest margin ¹	3.5%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	130.3%	--	
Loss provision to net charge-offs (qtr)	216.4%	224.4%	--	
Net charge-offs to average loans and leases ¹	0.5%	2.6%	--	
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%	0.0%	0.0%	9.5%
<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%	0.9%	0.0%	1.0%
<i>Commercial real estate</i>	0.0%	3.1%	0.3%	0.0%
<i>Total loans</i>	0.0%	1.6%	0.1%	0.6%