

BANK OF COMMERCE

	CPP Disbursement Date 01/16/2009	Cert 58134	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$171	\$145	-15.1%	
Loans	\$113	\$97	-14.1%	
Construction & development	\$13	\$10	-22.2%	
Closed-end 1-4 family residential	\$16	\$9	-42.1%	
Home equity	\$11	\$10	-4.0%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-54.7%	
Commercial & Industrial	\$5	\$6	17.7%	
Commercial real estate	\$68	\$61	-10.0%	
Unused commitments	\$11	\$9	-22.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$29	\$25	-12.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$8	-19.8%	
Cash & balances due	\$9	\$8	-12.9%	
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	\$157	\$133	-15.5%	
Deposits	\$124	\$100	-19.0%	
Total other borrowings	\$33	\$32	-3.6%	
FHLB advances	\$17	\$15	-11.8%	
Equity				
Equity capital at quarter end	\$14	\$13	-9.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	8.2%	--	
Tier 1 risk based capital ratio	10.6%	10.9%	--	
Total risk based capital ratio	11.8%	12.2%	--	
Return on equity ¹	-33.1%	-25.9%	--	
Return on assets ¹	-2.8%	-2.3%	--	
Net interest margin ¹	3.0%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	84.6%	50.5%	--	
Loss provision to net charge-offs (qtr)	13.8%	144.8%	--	
Net charge-offs to average loans and leases ¹	2.2%	2.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	11.1%	19.9%	1.3%	3.2%
Closed-end 1-4 family residential	6.3%	3.1%	2.1%	1.8%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	1.8%	0.0%
Commercial real estate	0.0%	3.1%	0.0%	0.2%
Total loans	2.2%	4.3%	0.5%	0.6%