

PACIFIC COMMERCE BANK

	CPP Disbursement Date 12/23/2008	Cert 57065	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$189	\$166	-12.1%	
Loans	\$147	\$129	-12.4%	
Construction & development	\$10	\$9	-12.7%	
Closed-end 1-4 family residential	\$23	\$20	-13.4%	
Home equity	\$10	\$9	-10.6%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-27.7%	
Commercial & Industrial	\$26	\$20	-21.9%	
Commercial real estate	\$65	\$62	-4.7%	
Unused commitments	\$17	\$10	-40.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$23	\$19	-16.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$5	-36.7%	
Cash & balances due	\$7	\$7	4.3%	
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	\$175	\$148	-15.5%	
Deposits	\$174	\$147	-15.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$14	\$18	30.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	10.2%	--	
Tier 1 risk based capital ratio	9.9%	14.0%	--	
Total risk based capital ratio	11.1%	15.3%	--	
Return on equity ¹	-114.9%	0.0%	--	
Return on assets ¹	-10.1%	0.0%	--	
Net interest margin ¹	4.8%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	65.0%	52.6%	--	
Loss provision to net charge-offs (qtr)	207.5%	39.1%	--	
Net charge-offs to average loans and leases ¹	4.7%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	39.5%	53.1%	5.8%	0.0%
Closed-end 1-4 family residential	1.1%	6.4%	0.0%	0.3%
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	7.6%	10.6%	3.2%	1.2%
Commercial real estate	2.6%	5.2%	0.1%	0.0%
Total loans	6.1%	8.8%	1.2%	0.4%