

BANK OF COMMERCE

	CPP Disbursement Date 01/16/2009	Cert 58134	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$145	\$131	-9.5%		
Loans	\$97	\$89	-8.7%		
Construction & development	\$10	\$7	-33.2%		
Closed-end 1-4 family residential	\$9	\$8	-19.4%		
Home equity	\$10	\$10	-0.3%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	76.4%		
Commercial & Industrial	\$6	\$8	50.8%		
Commercial real estate	\$61	\$54	-11.0%		
Unused commitments	\$9	\$9	1.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$25	\$9	-62.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$20	152.1%		
Cash & balances due	\$8	\$7	-12.1%		
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	\$133	\$119	-10.5%		
Deposits	\$100	\$91	-9.0%		
Total other borrowings	\$32	\$27	-15.4%		
FHLB advances	\$15	\$10	-33.3%		
Equity					
Equity capital at quarter end	\$13	\$13	1.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	9.2%	--		
Tier 1 risk based capital ratio	10.9%	11.9%	--		
Total risk based capital ratio	12.2%	13.1%	--		
Return on equity ¹	-25.9%	-2.2%	--		
Return on assets ¹	-2.3%	-0.2%	--		
Net interest margin ¹	3.2%	3.5%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.5%	53.4%	--		
Loss provision to net charge-offs (qtr)	144.8%	73.2%	--		
Net charge-offs to average loans and leases ¹	2.6%	0.5%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
Construction & development	19.9%	17.1%	3.2%	0.8%	--
Closed-end 1-4 family residential	3.1%	8.1%	1.8%	0.7%	--
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%	0.0%	0.0%	--
Commercial real estate	3.1%	3.2%	0.2%	0.0%	--
Total loans	4.3%	3.9%	0.6%	0.1%	--