

**CALWEST BANCORP**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3188860	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$146	\$151	3.4%	
Loans	\$80	\$66	-17.5%	
<i>Construction &amp; development</i>	\$2	\$3	83.6%	
<i>Closed-end 1-4 family residential</i>	\$2	\$4	63.9%	
<i>Home equity</i>	\$12	\$10	-18.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-26.9%	
<i>Commercial &amp; Industrial</i>	\$33	\$19	-41.9%	
<i>Commercial real estate</i>	\$29	\$27	-7.7%	
Unused commitments	\$14	\$13	-5.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$41	\$36	-11.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$24	175.2%	
Cash & balances due	\$6	\$7	25.7%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$136	\$142	5.0%	
Deposits	\$134	\$142	5.6%	
Total other borrowings	\$1	\$0	-100.0%	
FHLB advances	\$1	\$0	-100.0%	
<b>Equity</b>				
Equity capital at quarter end	\$10	\$8	-18.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.3%	5.1%	--	
Tier 1 risk based capital ratio	11.1%	10.3%	--	
Total risk based capital ratio	12.4%	11.6%	--	
Return on equity <sup>1</sup>	-0.1%	-66.6%	--	
Return on assets <sup>1</sup>	0.0%	-3.9%	--	
Net interest margin <sup>1</sup>	3.4%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	44.2%	51.5%	--	
Loss provision to net charge-offs (qtr)	0.0%	55.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	12.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	34.5%	20.5%	1.4%	0.0%
<i>Home equity</i>	0.0%	13.3%	0.0%	0.9%
<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 &amp; Industrial</i>	9.6%	11.1%	0.3%	1.0%
<i>Commercial real estate</i>	16.5%	9.6%	0.0%	6.5%
<i>Total loans</i>	11.0%	10.4%	0.2%	3.3%