

PACIFIC COMMERCE BANK

	CPP Disbursement Date 12/23/2008	Cert 57065	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$166	\$156	-6.3%	
Loans	\$129	\$117	-9.5%	
Construction & development	\$9	\$2	-81.4%	
Closed-end 1-4 family residential	\$20	\$19	-6.2%	
Home equity	\$9	\$5	-43.2%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-10.6%	
Commercial & Industrial	\$20	\$29	45.6%	
Commercial real estate	\$62	\$57	-8.6%	
Unused commitments	\$10	\$14	36.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$8	-61.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$8	46.3%	
Cash & balances due	\$7	\$17	136.2%	
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	\$148	\$134	-9.4%	
Deposits	\$147	\$133	-9.7%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$18	\$21	18.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	13.2%	--	
Tier 1 risk based capital ratio	14.0%	18.0%	--	
Total risk based capital ratio	15.3%	19.3%	--	
Return on equity ¹	-0.1%	5.1%	--	
Return on assets ¹	0.0%	0.7%	--	
Net interest margin ¹	4.1%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	40.6%	134.5%	--	
Loss provision to net charge-offs (qtr)	39.1%	0.0%	--	
Net charge-offs to average loans and leases ¹	1.4%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	53.1%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	6.4%	0.0%	0.3%	0.0%
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	10.6%	2.2%	1.2%	0.4%
Commercial real estate	10.6%	5.0%	0.0%	0.4%
Total loans	11.4%	3.0%	0.4%	0.3%