

CALWEST BANCORP

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3188860	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$143	\$132	-7.2%	
Loans	\$63	\$64	0.8%	
<i>Construction & development</i>	\$5	\$5	-7.9%	
<i>Closed-end 1-4 family residential</i>	\$2	\$3	53.1%	
<i>Home equity</i>	\$7	\$8	8.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$0	-30.7%	
<i>Commercial & Industrial</i>	\$14	\$12	-16.4%	
<i>Commercial real estate</i>	\$28	\$30	7.6%	
Unused commitments	\$16	\$13	-16.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$33	\$24	-28.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$17	\$19	11.7%	
Cash & balances due	\$8	\$17	107.6%	
Residential mortgage originations				
<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		
Liabilities	\$136	\$124	-8.8%	
Deposits	\$136	\$124	-8.7%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$7	\$8	25.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	5.5%	6.2%	--	
Tier 1 risk based capital ratio	11.2%	11.8%	--	
Total risk based capital ratio	12.4%	13.0%	--	
Return on equity ¹	28.5%	3.9%	--	
Return on assets ¹	1.3%	0.2%	--	
Net interest margin ¹	3.3%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	170.7%	397.0%	--	
Loss provision to net charge-offs (qtr)	555.6%	114.3%	--	
Net charge-offs to average loans and leases ¹	-0.1%	-0.4%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	8.4%	0.0%	2.9%	0.0%
<i>Home equity</i>	1.5%	7.3%	0.0%	0.0%
<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 & Industrial</i>	9.0%	0.7%	0.0%	0.1%
<i>Commercial real estate</i>	0.7%	0.0%	0.1%	0.0%
<i>Total loans</i>	2.7%	1.1%	0.1%	0.0%