

COMMUNITYONE BANCORP

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 1133473	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$1,983	\$2,210	11.5%	
Loans	\$1,214	\$1,361	12.1%	
Construction & development	\$64	\$78	22.2%	
Closed-end 1-4 family residential	\$490	\$521	6.3%	
Home equity	\$148	\$150	1.1%	
Credit card	\$0	\$0		
Other consumer	\$9	\$10	16.9%	
Commercial & Industrial	\$68	\$110	61.9%	
Commercial real estate	\$361	\$402	11.3%	
Unused commitments	\$226	\$286	26.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$545	\$482	-11.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$22	\$10	-51.8%	
Cash & balances due	\$67	\$96	42.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$22	\$17	-20.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$22	\$17	-22.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,841	\$1,889	2.6%	
Deposits	\$1,749	\$1,800	2.9%	
Total other borrowings	\$80	\$77	-3.6%	
FHLB advances	\$73	\$68	-6.9%	
Equity				
Equity capital at quarter end	\$142	\$321	126.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$19	NA	
Performance Ratios				
Tier 1 leverage ratio	7.5%	9.9%	--	
Tier 1 risk based capital ratio	11.9%	13.6%	--	
Total risk based capital ratio	13.2%	14.9%	--	
Return on equity ¹	7.8%	237.4%	--	
Return on assets ¹	0.5%	26.9%	--	
Net interest margin ¹	3.7%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	44.4%	43.8%	--	
Loss provision to net charge-offs (qtr)	432.3%	925.2%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	11.6%	7.7%	0.2%	0.1%
Closed-end 1-4 family residential	2.6%	1.7%	0.0%	0.1%
Home equity	1.3%	1.3%	0.2%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.3%	5.0%	0.7%
Commercial & Industrial	3.7%	2.6%	0.1%	0.1%
Commercial real estate	8.7%	6.0%	0.0%	0.1%
Total loans	5.0%	3.4%	0.2%	0.1%