

PACIFIC COMMERCE BANK

	CPP Disbursement Date 12/23/2008	Cert 57065	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$173	\$218	25.8%	
Loans	\$147	\$196	33.8%	
Construction & development	\$2	\$3	40.9%	
Closed-end 1-4 family residential	\$16	\$14	-10.7%	
Home equity	\$5	\$5	-6.6%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-14.5%	
Commercial & Industrial	\$35	\$46	31.6%	
Commercial real estate	\$83	\$122	47.6%	
Unused commitments	\$22	\$25	12.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-21.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0	-100.0%	
Cash & balances due	\$13	\$10	-25.9%	
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	\$147	\$193	31.1%	
Deposits	\$146	\$166	13.8%	
Total other borrowings	\$0	\$26		
FHLB advances	\$0	\$26		
Equity				
Equity capital at quarter end	\$26	\$25	-4.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	14.1%	10.9%	--	
Tier 1 risk based capital ratio	15.7%	11.5%	--	
Total risk based capital ratio	16.9%	12.8%	--	
Return on equity ¹	-4.0%	2.1%	--	
Return on assets ¹	-0.6%	0.3%	--	
Net interest margin ¹	4.0%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	1896.2%	1535.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	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	0.3%	0.2%	0.7%	0.6%
Commercial real estate	0.2%	0.1%	0.0%	0.0%
Total loans	0.2%	0.1%	0.2%	0.1%