

CALIFORNIA INTL BANK N A

	Disbursement Date 12/23/2008	Cert 57974	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2016 \$ millions	2017 \$ millions	%chg from prev	
Assets	\$39	\$40	3.4%	
Loans	\$1	\$1	17.7%	
<i>Construction & development</i>	\$3	\$3	26.4%	
<i>Closed-end 1-4 family residential</i>	\$0	\$0	4.1%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$2	328.3%	
<i>Commercial & Industrial</i>	\$31	\$32	4.3%	
<i>Commercial real estate</i>	\$4	\$4	-2.8%	
Unused commitments	\$0	\$0		
Securitization outstanding principal	\$1	\$1	27.6%	
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$11	-22.0%	
Cash & balances due	\$0	\$0		
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>	\$37	\$40	7.8%	
Liabilities	\$30	\$36	17.7%	
Deposits	\$7	\$4	-38.5%	
Total other borrowings	\$7	\$4	-38.5%	
FHLB advances	\$16	\$14	-16.5%	
Equity				
Equity capital at quarter end	\$4	\$4	-0.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	43.0%	32.4%	--	
Tier 1 risk based capital ratio	44.3%	33.7%	--	
Total risk based capital ratio	-10.2%	-13.2%	--	
Return on equity ¹	-3.1%	-3.5%	--	
Return on assets ¹	3.8%	3.8%	--	
Net interest margin ¹	0.0%	789.2%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	0.0%	0.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	-0.2%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2016	2017	2016	2017
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	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>	0.0%	0.9%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.7%	0.0%	0.0%
<i>Total loans</i>	0.0%	0.0%	0.0%	0.0%