

**BANK OF COMMERCE**

	CPP Disbursement Date 01/16/2009	Cert 58134	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$173	\$171	-1.4%	
Loans	\$122	\$113	-7.5%	
Construction & development	\$23	\$13	-44.8%	
Closed-end 1-4 family residential	\$18	\$16	-10.4%	
Home equity	\$11	\$11	-4.1%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-6.0%	
Commercial & Industrial	\$6	\$5	-20.5%	
Commercial real estate	\$63	\$68	7.7%	
Unused commitments	\$15	\$11	-22.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$22	\$29	32.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$18	\$10	-45.7%	
Cash & balances due	\$4	\$9	130.4%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$158	\$157	-0.8%	
Deposits	\$119	\$124	4.1%	
Total other borrowings	\$39	\$33	-15.9%	
FHLB advances	\$25	\$17	-30.9%	
<b>Equity</b>				
Equity capital at quarter end	\$15	\$14	-7.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.5%	8.0%	--	
Tier 1 risk based capital ratio	10.5%	10.6%	--	
Total risk based capital ratio	11.8%	11.8%	--	
Return on equity <sup>1</sup>	4.6%	-33.1%	--	
Return on assets <sup>1</sup>	0.4%	-2.8%	--	
Net interest margin <sup>1</sup>	3.1%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	31.4%	84.6%	--	
Loss provision to net charge-offs (qtr)	243.2%	13.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	2.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	23.7%	11.1%	0.5%	1.3%
Closed-end 1-4 family residential	1.1%	6.3%	0.0%	2.1%
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	0.0%	0.0%	0.0%	1.8%
Commercial real estate	0.3%	0.0%	0.0%	0.0%
Total loans	4.8%	2.2%	0.1%	0.5%