

CALIFORNIA BANK OF COMMERCE

	CPP Disbursement Date 02/27/2009	Cert 58583	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$194	\$240	23.6%	
Loans	\$144	\$176	21.9%	
Construction & development	\$15	\$7	-55.1%	
Closed-end 1-4 family residential	\$5	\$9	94.9%	
Home equity	\$4	\$5	21.9%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-12.6%	
Commercial & Industrial	\$59	\$75	26.8%	
Commercial real estate	\$54	\$76	41.3%	
Unused commitments	\$62	\$60	-3.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$21	20.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$30		
Cash & balances due	\$31	\$4	-85.4%	
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	\$170	\$213	24.7%	
Deposits	\$153	\$184	20.3%	
Total other borrowings	\$17	\$28	64.7%	
FHLB advances	\$12	\$18	50.0%	
Equity				
Equity capital at quarter end	\$23	\$27	15.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	12.8%	10.7%	--	
Tier 1 risk based capital ratio	13.4%	10.8%	--	
Total risk based capital ratio	14.7%	12.1%	--	
Return on equity ¹	-3.1%	47.1%	--	
Return on assets ¹	-0.4%	4.9%	--	
Net interest margin ¹	3.7%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	213.3%	--	
Loss provision to net charge-offs (qtr)	501.1%	300.7%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
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	0.0%	1.4%	0.2%	0.4%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.0%	1.2%	0.1%	0.2%