

PACIFIC COMMERCE BANK

	CPP Disbursement Date 12/23/2008	Cert 57065	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$200	\$189	-5.6%	
Loans	\$146	\$147	0.6%	
Construction & development	\$15	\$10	-30.8%	
Closed-end 1-4 family residential	\$18	\$23	26.3%	
Home equity	\$10	\$10	4.0%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	16.7%	
Commercial & Industrial	\$34	\$26	-22.8%	
Commercial real estate	\$57	\$65	14.8%	
Unused commitments	\$12	\$17	46.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$29	\$23	-18.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$13	\$8	-34.7%	
Cash & balances due	\$5	\$7	53.3%	
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	\$182	\$175	-3.8%	
Deposits	\$170	\$174	2.5%	
Total other borrowings	\$12	\$0	-100.0%	
FHLB advances	\$12	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$18	\$14	-23.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	7.4%	--	
Tier 1 risk based capital ratio	11.5%	9.9%	--	
Total risk based capital ratio	12.7%	11.1%	--	
Return on equity ¹	-20.3%	-114.9%	--	
Return on assets ¹	-1.9%	-10.1%	--	
Net interest margin ¹	4.0%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	44.7%	65.0%	--	
Loss provision to net charge-offs (qtr)	188.4%	207.5%	--	
Net charge-offs to average loans and leases ¹	2.3%	4.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	35.2%	39.5%	5.2%	5.8%
Closed-end 1-4 family residential	4.5%	1.1%	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	6.2%	7.6%	0.1%	3.2%
Commercial real estate	1.6%	2.6%	0.0%	0.1%
Total loans	6.1%	6.1%	0.6%	1.2%