

PACIFIC COAST BANKERS' BANCSHARES DBA BANKERS LOAN PROCESSING

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2731586	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$615	\$526	-14.6%	
Loans	\$236	\$179	-24.0%	
Construction & development	\$15	\$3	-80.3%	
Closed-end 1-4 family residential	\$15	\$9	-39.6%	
Home equity	\$1	\$1	0.0%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-100.0%	
Commercial & Industrial	\$10	\$8	-21.6%	
Commercial real estate	\$163	\$141	-13.5%	
Unused commitments	\$4	\$3	-29.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$75	\$140	86.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$0	-100.0%	
Cash & balances due	\$204	\$127	-38.0%	
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	\$553	\$462	-16.4%	
Deposits	\$526	\$403	-23.3%	
Total other borrowings	\$0	\$20		
FHLB advances	\$0	\$20		
Equity				
Equity capital at quarter end	\$63	\$64	1.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	9.4%	--	
Tier 1 risk based capital ratio	21.3%	26.6%	--	
Total risk based capital ratio	22.6%	27.8%	--	
Return on equity ¹	-37.1%	0.4%	--	
Return on assets ¹	-3.7%	0.0%	--	
Net interest margin ¹	2.9%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	31.6%	36.4%	--	
Loss provision to net charge-offs (qtr)	83.3%	10.9%	--	
Net charge-offs to average loans and leases ¹	16.6%	1.0%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	46.2%	11.2%	4.2%	0.0%
Closed-end 1-4 family residential	15.2%	13.4%	0.0%	1.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	19.1%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.6%	0.0%	0.0%
Commercial real estate	4.8%	10.2%	0.0%	0.4%
Total loans	9.5%	9.4%	4.2%	0.4%