

CALIFORNIA OAKS STATE BANK

	CPP Disbursement Date 01/23/2009	Cert 34579	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$121	\$125	3.3%	
Loans	\$108	\$100	-7.4%	
<i>Construction & development</i>	\$12	\$8	-30.0%	
<i>Closed-end 1-4 family residential</i>	\$0	\$0		
<i>Home equity</i>	\$6	\$5	-8.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-48.0%	
<i>Commercial & Industrial</i>	\$58	\$54	-6.6%	
<i>Commercial real estate</i>	\$30	\$29	-1.8%	
Unused commitments	\$20	\$15	-26.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$1	-77.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	0.7%	
Cash & balances due	\$5	\$20	342.7%	
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>	\$0	\$0		
Liabilities	\$107	\$109	1.3%	
Deposits	\$90	\$97	7.5%	
Total other borrowings	\$16	\$11	-31.3%	
FHLB advances	\$16	\$11	-31.3%	
Equity				
Equity capital at quarter end	\$14	\$17	18.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	10.7%	13.2%	--	
Tier 1 risk based capital ratio	11.9%	15.4%	--	
Total risk based capital ratio	13.2%	16.7%	--	
Return on equity ¹	-33.2%	-16.1%	--	
Return on assets ¹	-4.0%	-2.2%	--	
Net interest margin ¹	4.8%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	75.4%	143.1%	--	
Loss provision to net charge-offs (qtr)	1007.0%	100.4%	--	
Net charge-offs to average loans and leases ¹	0.5%	2.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	21.2%	0.6%	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%	1.5%	0.0%	4.6%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	6.7%
<i>Commercial & Industrial</i>	0.0%	2.3%	0.2%	0.3%
<i>Commercial real estate</i>	1.7%	0.0%	0.0%	0.0%
<i>Total loans</i>	2.9%	1.4%	0.1%	0.6%