

PACIFIC COMMERCE BANK

	CPP Disbursement Date 12/23/2008	Cert 57065	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$187	\$200	7.0%	
Loans	\$152	\$146	-3.7%	
<i>Construction &amp; development</i>	\$18	\$15	-18.5%	
<i>Closed-end 1-4 family residential</i>	\$19	\$18	-5.6%	
<i>Home equity</i>	\$10	\$10	-2.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	622.9%	
<i>Commercial &amp; Industrial</i>	\$38	\$34	-11.7%	
<i>Commercial real estate</i>	\$53	\$57	6.2%	
Unused commitments	\$15	\$12	-19.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$11	\$29	164.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$13	226.9%	
Cash & balances due	\$15	\$5	-70.1%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$168	\$182	8.5%	
Deposits	\$148	\$170	14.9%	
Total other borrowings	\$19	\$12	-39.5%	
FHLB advances	\$19	\$12	-39.5%	
<b>Equity</b>				
Equity capital at quarter end	\$19	\$18	-5.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.3%	8.5%	--	
Tier 1 risk based capital ratio	12.1%	11.5%	--	
Total risk based capital ratio	13.4%	12.7%	--	
Return on equity <sup>1</sup>	-44.4%	-20.3%	--	
Return on assets <sup>1</sup>	-4.6%	-1.9%	--	
Net interest margin <sup>1</sup>	3.7%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	385.7%	44.7%	--	
Loss provision to net charge-offs (qtr)	9424.0%	188.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	2.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	35.2%	0.0%	5.2%
<i>Closed-end 1-4 family residential</i>	0.0%	4.5%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.2%	6.2%	0.1%	0.1%
<i>Commercial real estate</i>	1.8%	1.6%	0.0%	0.0%
<i>Total loans</i>	0.7%	6.1%	0.0%	0.6%