

COMMUNITY WEST BANCSHARES

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2626299	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$684	\$667	-2.5%	
Loans	\$616	\$594	-3.7%	
Construction & development	\$49	\$38	-21.1%	
Closed-end 1-4 family residential	\$42	\$33	-21.4%	
Home equity	\$18	\$22	21.8%	
Credit card	\$0	\$0		
Other consumer	\$195	\$195	0.0%	
Commercial & Industrial	\$110	\$90	-18.4%	
Commercial real estate	\$201	\$214	6.5%	
Unused commitments	\$32	\$27	-16.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$40	\$40	-0.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$6	\$6	17.0%	
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	\$625	\$604	-3.2%	
Deposits	\$532	\$537	0.8%	
Total other borrowings	\$89	\$64	-28.1%	
FHLB advances	\$68	\$64	-5.9%	
Equity				
Equity capital at quarter end	\$59	\$63	5.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	9.2%	--	
Tier 1 risk based capital ratio	10.8%	11.6%	--	
Total risk based capital ratio	12.0%	12.9%	--	
Return on equity ¹	0.7%	8.0%	--	
Return on assets ¹	0.1%	0.7%	--	
Net interest margin ¹	4.6%	5.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	33.7%	37.9%	--	
Loss provision to net charge-offs (qtr)	119.7%	93.2%	--	
Net charge-offs to average loans and leases ¹	1.5%	0.9%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	8.4%	4.8%	0.0%	0.8%
Closed-end 1-4 family residential	6.3%	4.4%	1.3%	0.1%
Home equity	2.2%	0.1%	0.0%	0.5%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.2%	1.0%	0.3%	0.2%
Commercial & Industrial	12.9%	12.6%	1.1%	0.5%
Commercial real estate	8.5%	8.7%	0.1%	0.1%
Total loans	6.6%	5.9%	0.4%	0.2%