

Changes Among State Banks in 2012

Dollar Amounts in Thousands

	#	\$
<u>Number of state banks and total assets as of 1/1/12</u>	<u>186</u>	<u>271,593,744</u>
# Failed	0	0
# Merged out of business	(9)	(1,890,267)
# Converted to national charter	0	0
# Ceased doing business	(1)	(25,902)
# Opened	0	0
# Converted to state charter	2	1,173,470
State banks that acquired other banks	2	33,066
<u>State banks that did not acquire other banks</u>	<u>174</u>	<u>19,447,297</u>
Number of state banks and total assets as of 12/31/12	178	290,331,408
Net change:	(8)	18,737,664

Changes Among State Banks 2005 – 2012

Dollar Amounts in Thousands

	#	\$
<u>Number of state banks and total assets as of 1/1/05</u>	<u>189</u>	<u>172,470,243</u>
# Failed	(23)	(33,137,711)
# Merged out of business	(63)	(24,766,060)
# Converted to national charter	(2)	(4,456,770)
# Ceased doing business	(4)	(7,808,923)
# Opened	71	57,649,244
# Converted to state charter	10	16,979,061
State banks that acquired other banks	23	69,909,822
<u>State banks that did not acquire other banks</u>	<u>107</u>	<u>43,492,502</u>
Number of state banks and total assets as of 12/31/12	178	290,331,408
Net change:	(11)	117,861,165

State / National Bank Comparison

California Headquartered Institutions

(as of 3/31/13)

	<u># State</u>	<u>% of total</u>	<u># Natl</u>	<u>% of total</u>
< \$100MM	14	8%	7	17%
\$100MM - \$500MM	97	55%	24	57%
\$500MM - \$2B	45	25%	6	14%
\$2B - \$10B	15	8%	1	2%
Over \$10B	6	3%	4	10%
Total	177	100%	42	100%

State / National Bank Comparison

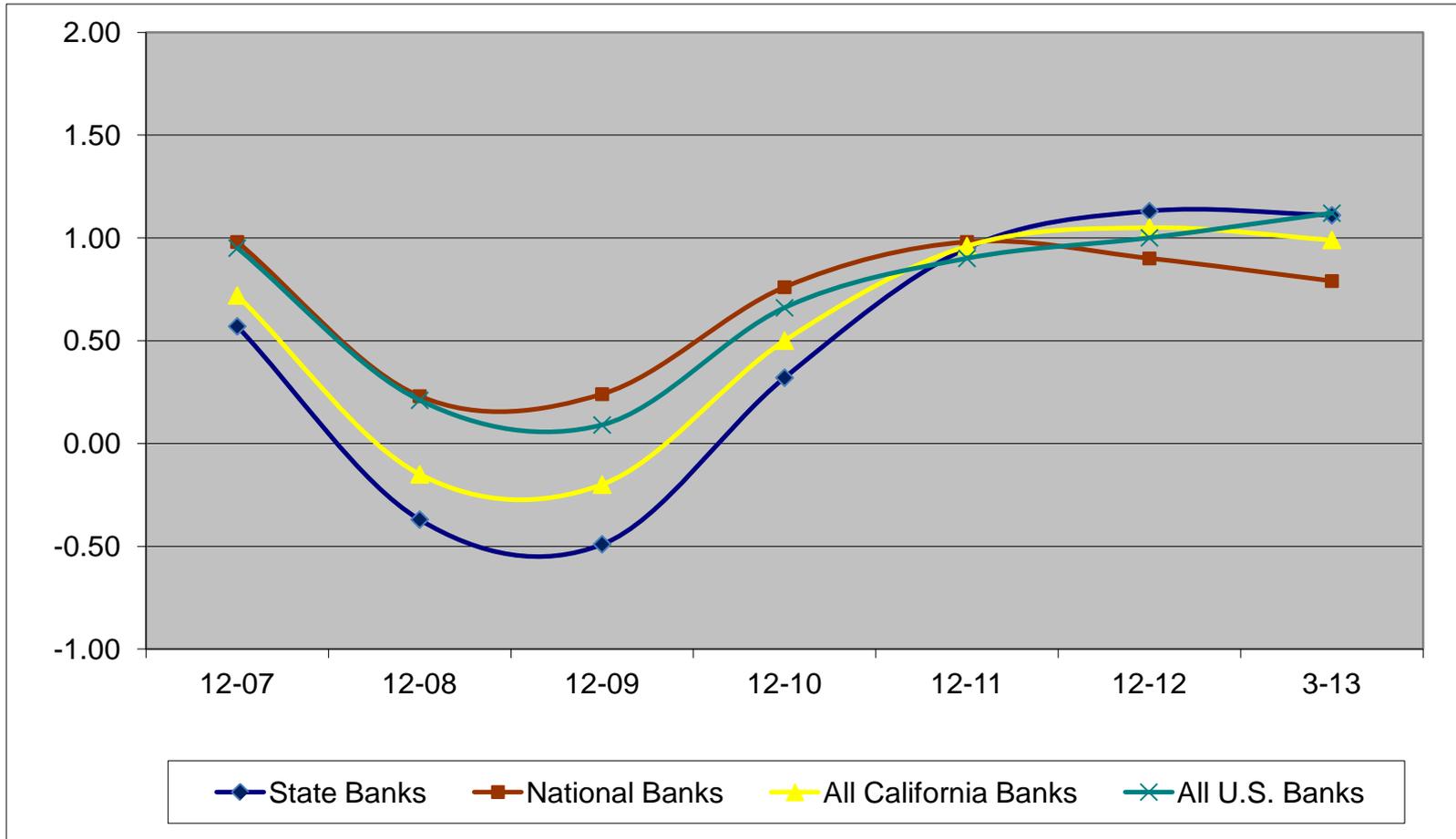
Total Asset Size (as of 3/31/13)

	<u>\$ State</u>	<u>% of total</u>	<u>\$ Natl</u>	<u>% of total</u>
< \$100MM	1.0	0%	0.4	0%
\$100MM - \$500MM	23.1	8%	5.7	3%
\$500MM - \$2B	43.6	15%	6.4	4%
\$2B - \$10B	59.2	20%	9.5	5%
\$10B and >	163.5	56%	153.8	88%
Total	290.4	100%	175.7	100%

Total assets in billions of dollars



Return on Assets



Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	1.4	2.3	1.9	1.6	2.3
Second Quintile	0.5	0.9	1.1	1.4	1.0
Third Quintile	-1.2	0.7	0.8	1.2	0.8
Fourth Quintile		0.4	0.6	1.0	0.5
Fifth Quintile		0.0	-0.1	0.5	-0.2
Total	0.0	1.0	0.8	1.2	1.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into three or four equal sized groups.

Pre-tax, Pre-provision Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2013

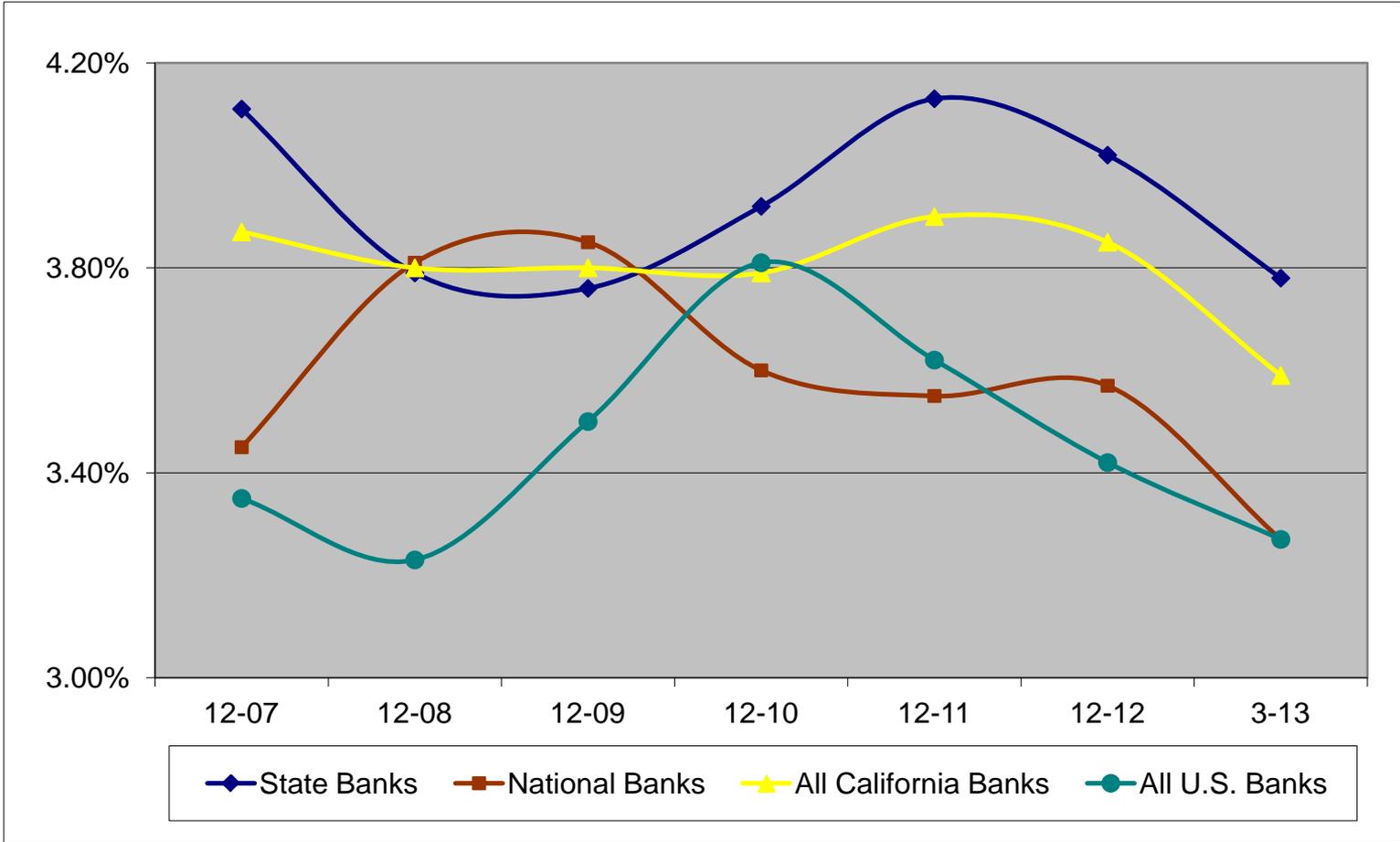
Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	1.8	2.7	2.8	2.8	2.9
Second Quintile	0.3	1.4	1.8	2.0	1.7
Third Quintile	-1.3	1.0	1.4	1.9	1.2
Fourth Quintile		0.6	1.0	1.5	0.7
Fifth Quintile		0.0	-0.1	0.9	-0.2
Total	0.2	1.3	1.3	1.9	1.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Net Interest Margin



Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

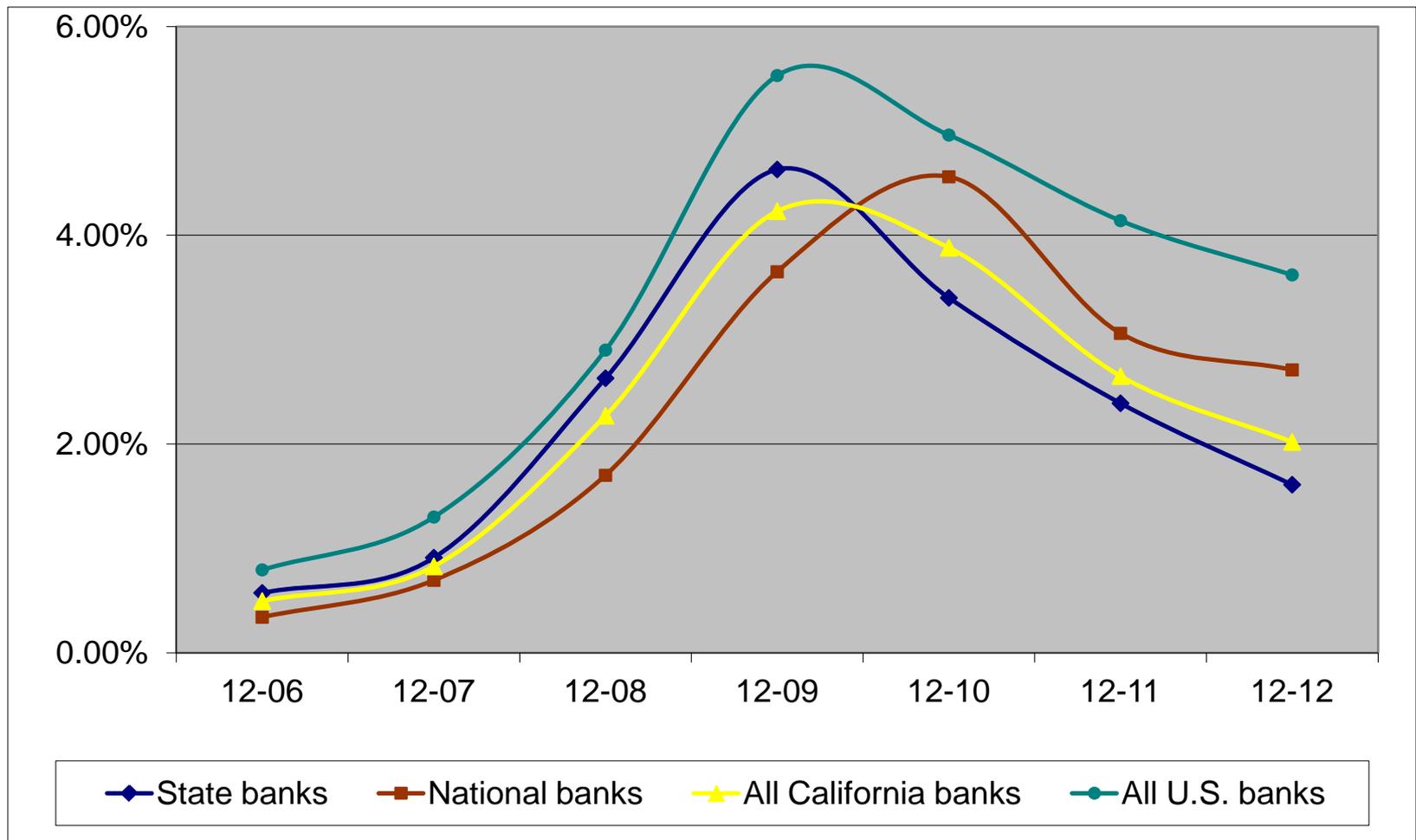
Annualized year-to-date through March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	4.5	4.9	4.1	4.3	4.8
Second Quintile	4.0	3.9	3.6	3.8	3.9
Third Quintile	3.3	3.6	3.4	3.5	3.6
Fourth Quintile		3.3	3.2	3.1	3.2
Fifth Quintile		2.8	2.6	2.8	2.7
Total	4.0	3.7	3.4	3.4	3.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Noncurrent Loans and Leases to Total Loans and Leases



Noncurrent Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	9.8	7.0	6.5	2.7	7.4
Second Quintile	3.2	3.4	2.4	2.0	2.9
Third Quintile	1.5	1.6	1.5	1.7	1.7
Fourth Quintile		0.6	1.0	1.2	0.9
Fifth Quintile		0.0	0.3	0.5	0.1
Total	5.4	2.4	2.1	1.4	1.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Total Past Due Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	10.7	8.6	7.4	3.6	8.7
Second Quintile	4.5	4.3	3.0	2.5	3.8
Third Quintile	1.7	2.2	2.2	2.4	2.3
Fourth Quintile		1.0	1.4	1.7	1.3
Fifth Quintile		0.1	0.5	0.6	0.3
Total	6.0	2.9	2.6	1.9	2.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Crystal Ratio by Quintile*

**[(Past Due Loans + Other Real Estate Owned)/(Capital + ALLL)]
State Chartered Commercial and Industrial Banks**

As of March 31, 2013

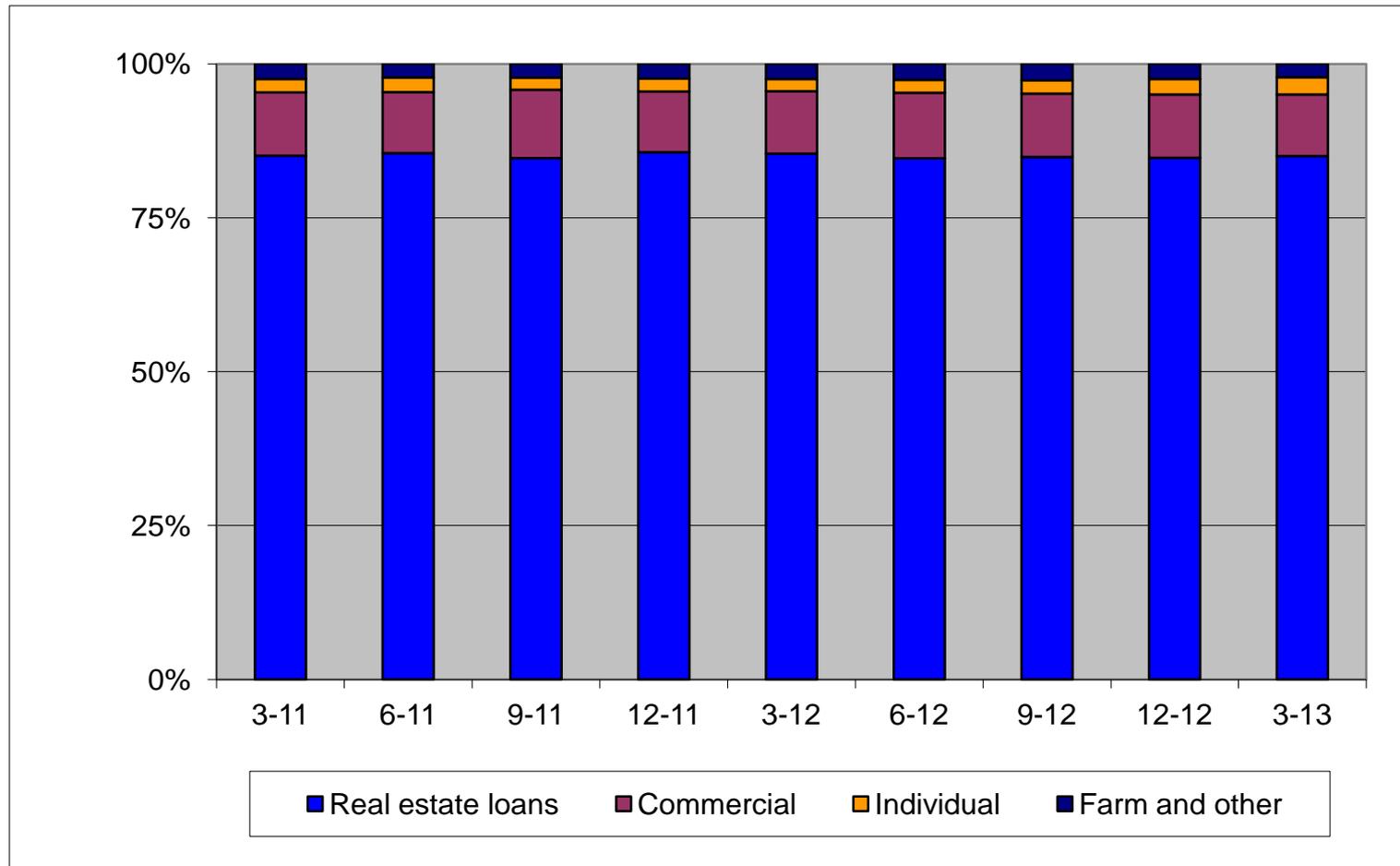
Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	88.6	44.2	38.1	21.3	52.2
Second Quintile	42.0	22.2	21.7	13.5	22.3
Third Quintile	7.5	13.1	13.8	10.6	13.1
Fourth Quintile		5.9	8.9	8.0	7.5
Fifth Quintile		1.2	2.8	3.1	1.8
Total	38.5	16.1	16.3	9.8	11.3

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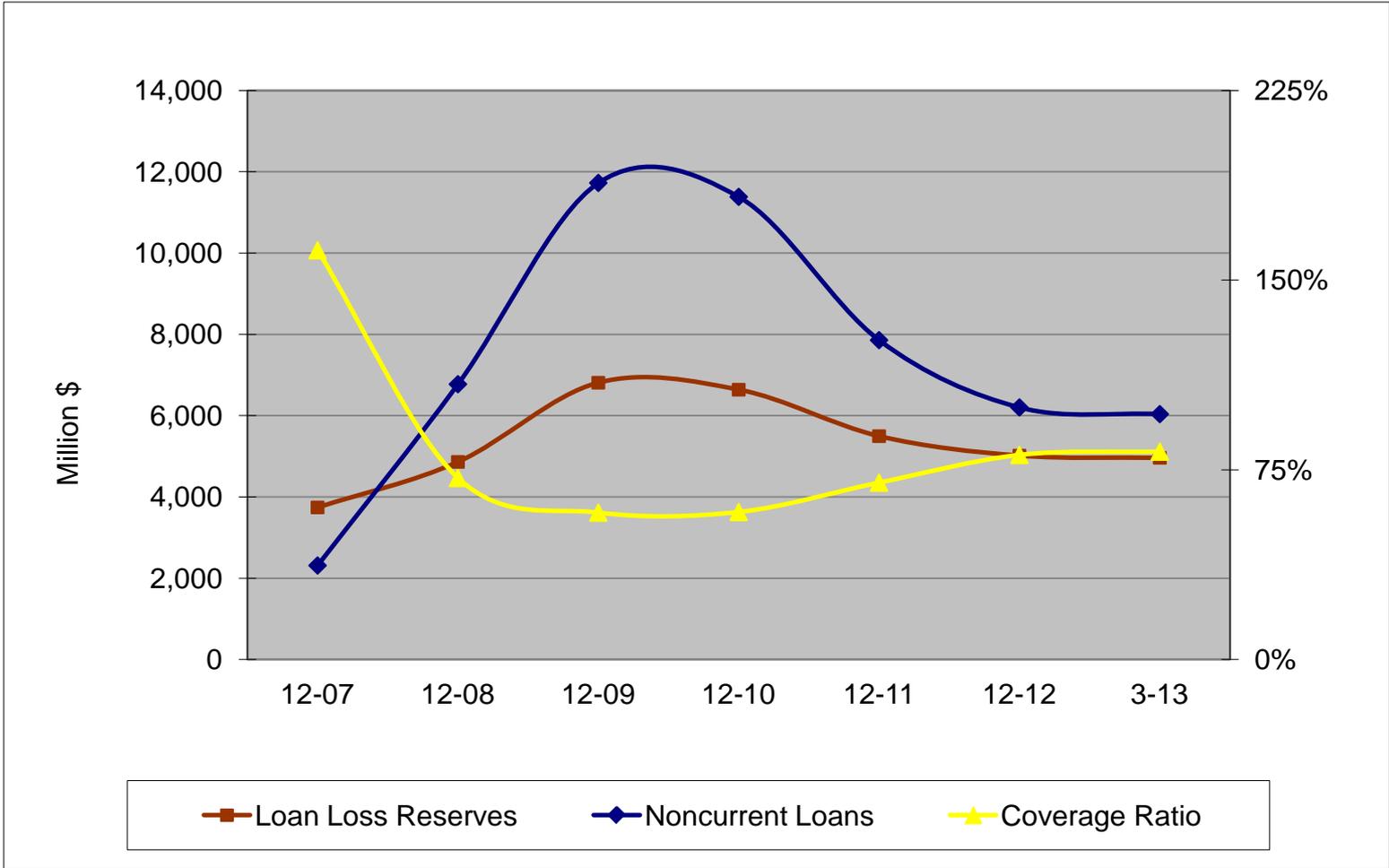


Noncurrent Loans by Type – All California Banks





Loan Loss Reserves vs. Noncurrent Loans and Leases



Reserves for Loans / Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

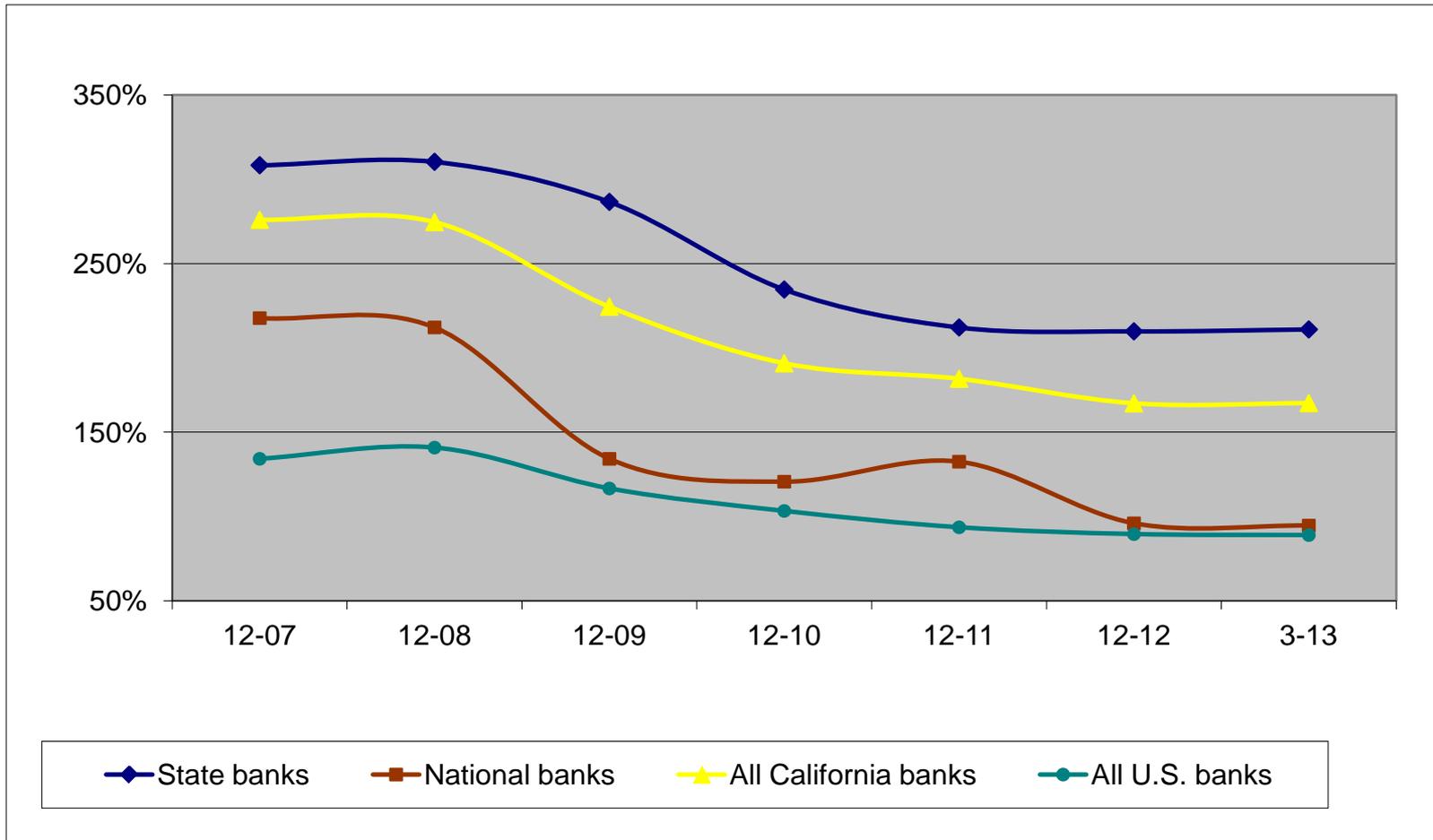
As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	168.2	∞	∞	273.2	∞
Second Quintile	97.1	430.2	200.0	170.4	247.5
Third Quintile	40.2	143.5	122.3	118.0	125.2
Fourth Quintile		80.7	86.9	89.3	81.6
Fifth Quintile		45.8	42.7	52.7	43.6
Total	61.1	98.6	98.8	110.8	106.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Commercial Real Estate Loans to Total Equity Capital



Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	625.9	530.7	534.8	492.0	561.5
Second Quintile	315.0	429.9	417.8	389.6	422.3
Third Quintile	190.4	363.5	325.2	302.8	344.1
Fourth Quintile		297.2	278.1	226.1	282.6
Fifth Quintile		181.4	184.8	133.2	165.1
Total	307.6	334.7	320.0	240.1	262.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Construction and Land Development Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2013

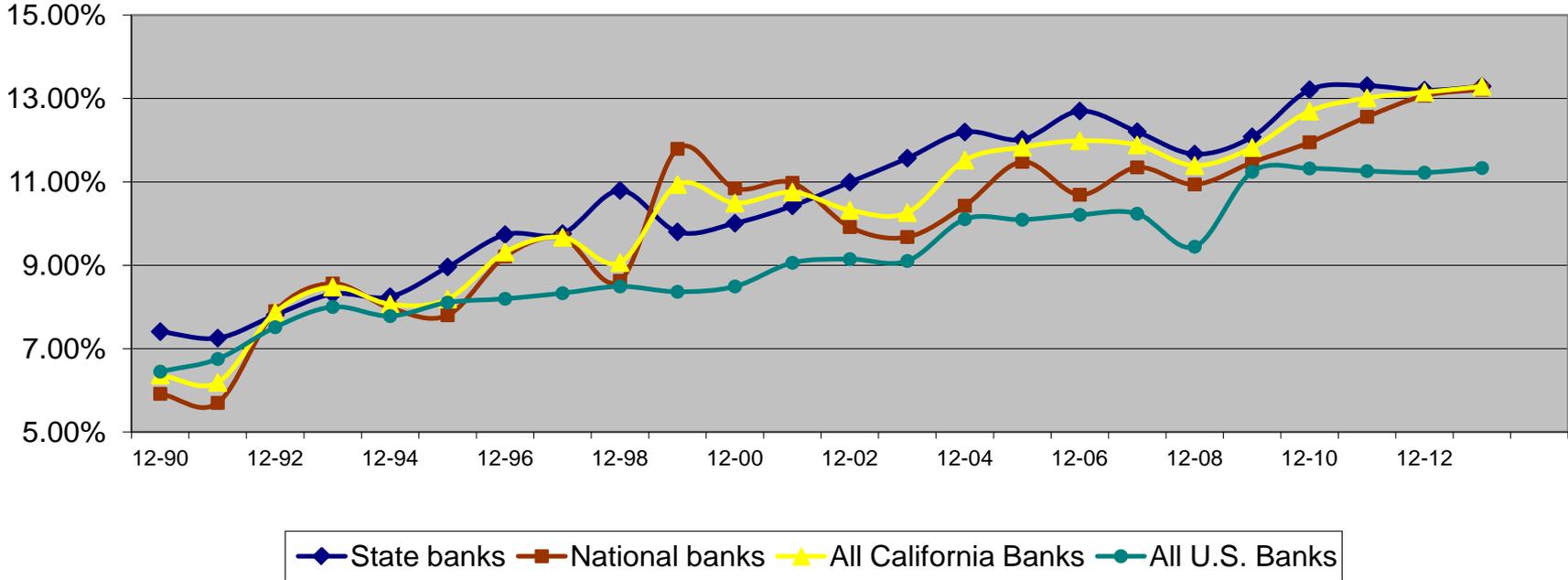
Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	45.2	57.1	60.3	26.0	56.7
Second Quintile	21.5	30.9	30.4	14.1	29.3
Third Quintile	5.8	18.5	18.0	9.1	16.9
Fourth Quintile		9.9	8.3	5.7	8.8
Fifth Quintile		2.1	2.2	3.3	2.0
Total	23.6	22.7	22.5	15.9	17.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Capital Adequacy

Capital-Asset Ratio 1990 - YTD 2013



Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

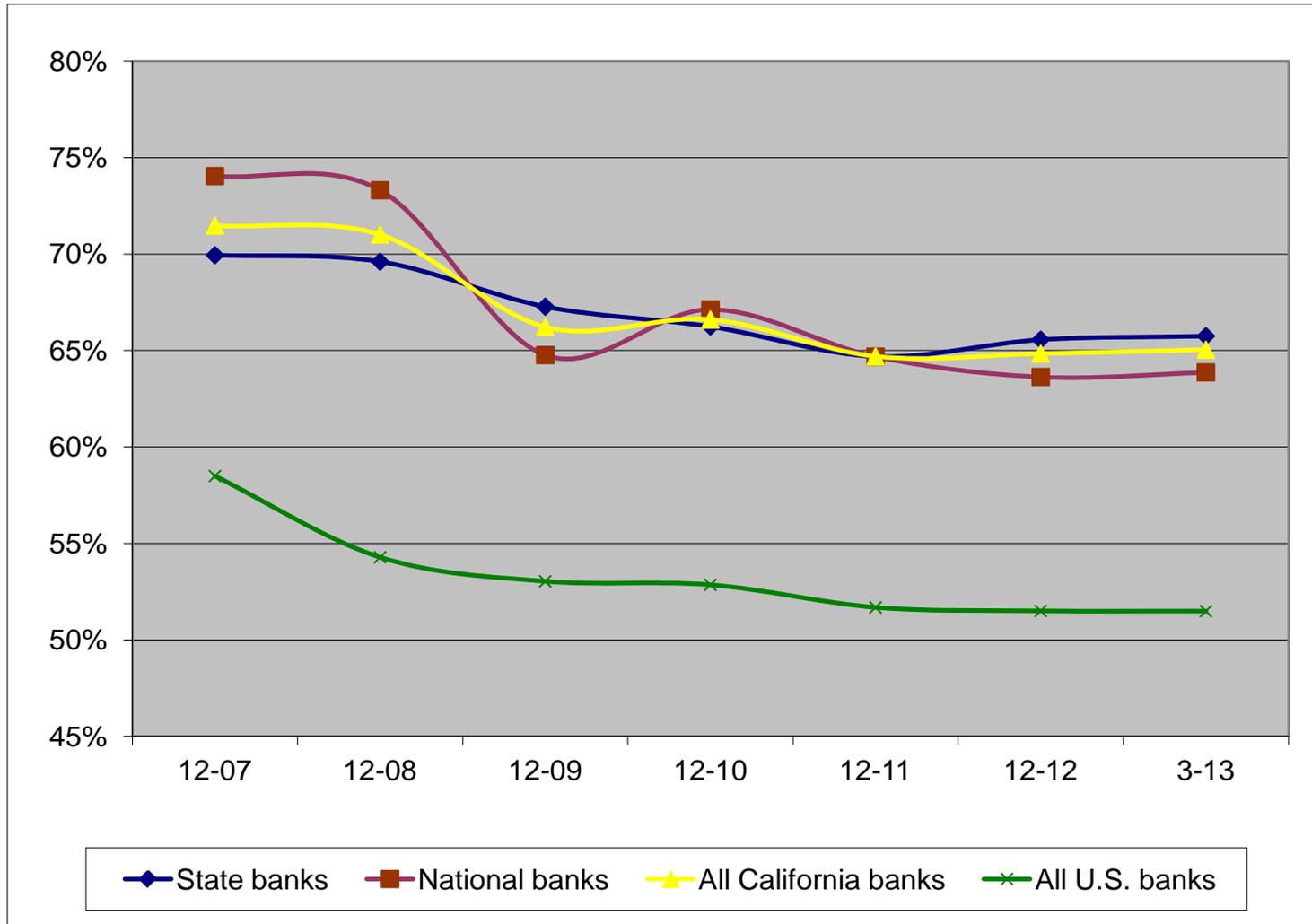
As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	15.0	18.9	17.6	15.9	20.3
Second Quintile	11.9	13.4	13.5	14.1	13.6
Third Quintile	7.9	11.8	11.8	12.5	11.9
Fourth Quintile		10.7	10.7	10.7	10.6
Fifth Quintile		9.1	8.7	8.7	8.7
Total	13.4	13.9	12.4	13.4	13.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Net Loans / Total Assets



Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

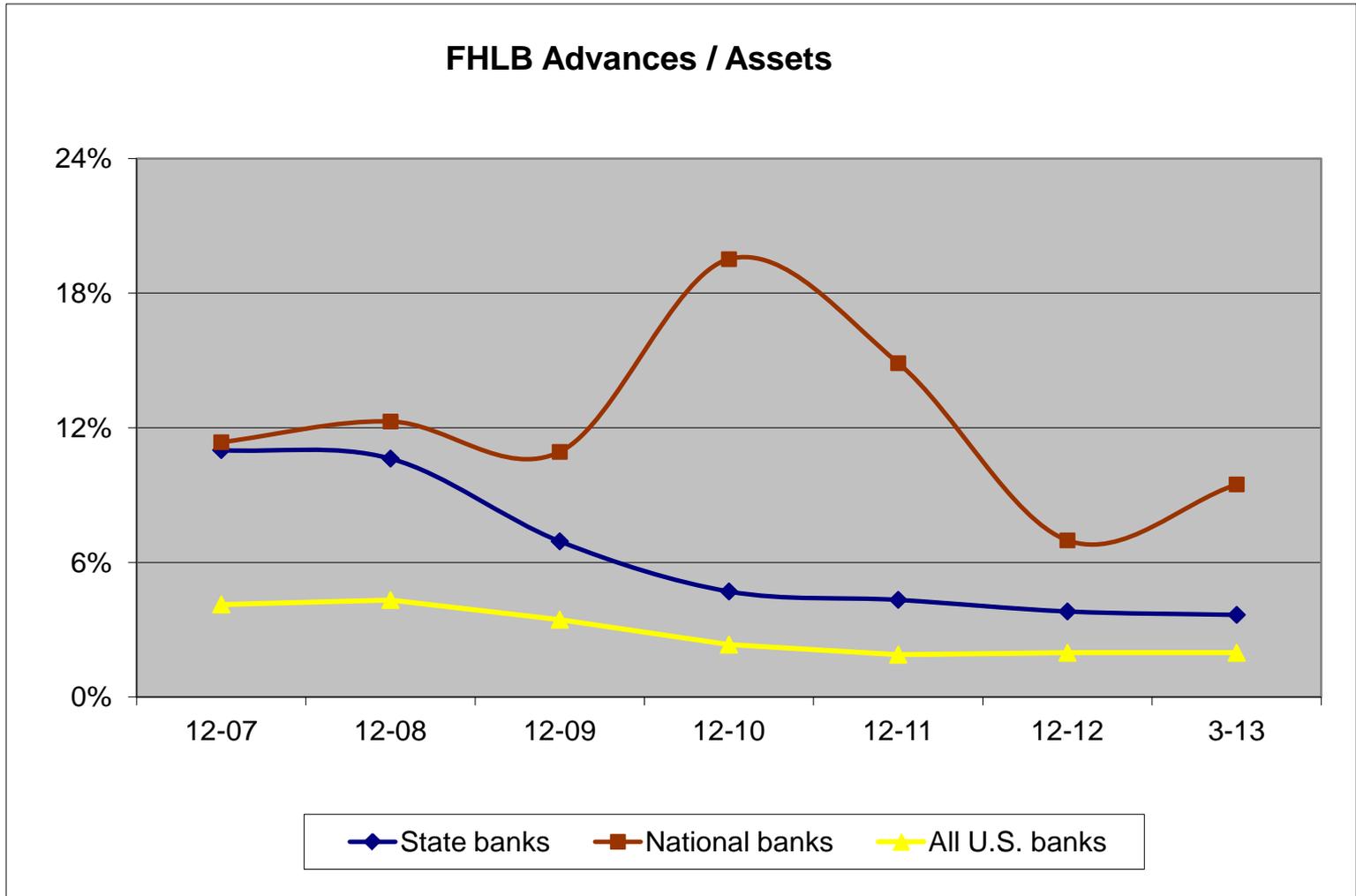
As of March 31, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	97	45	21	177
First Quintile	79.0	81.7	81.3	79.4	81.7
Second Quintile	73.8	72.4	71.6	75.2	73.5
Third Quintile	62.6	66.0	64.4	66.6	66.3
Fourth Quintile		61.1	58.2	56.2	60.4
Fifth Quintile		48.4	42.6	42.7	45.3
Total	70.7	65.0	63.0	67.8	66.9

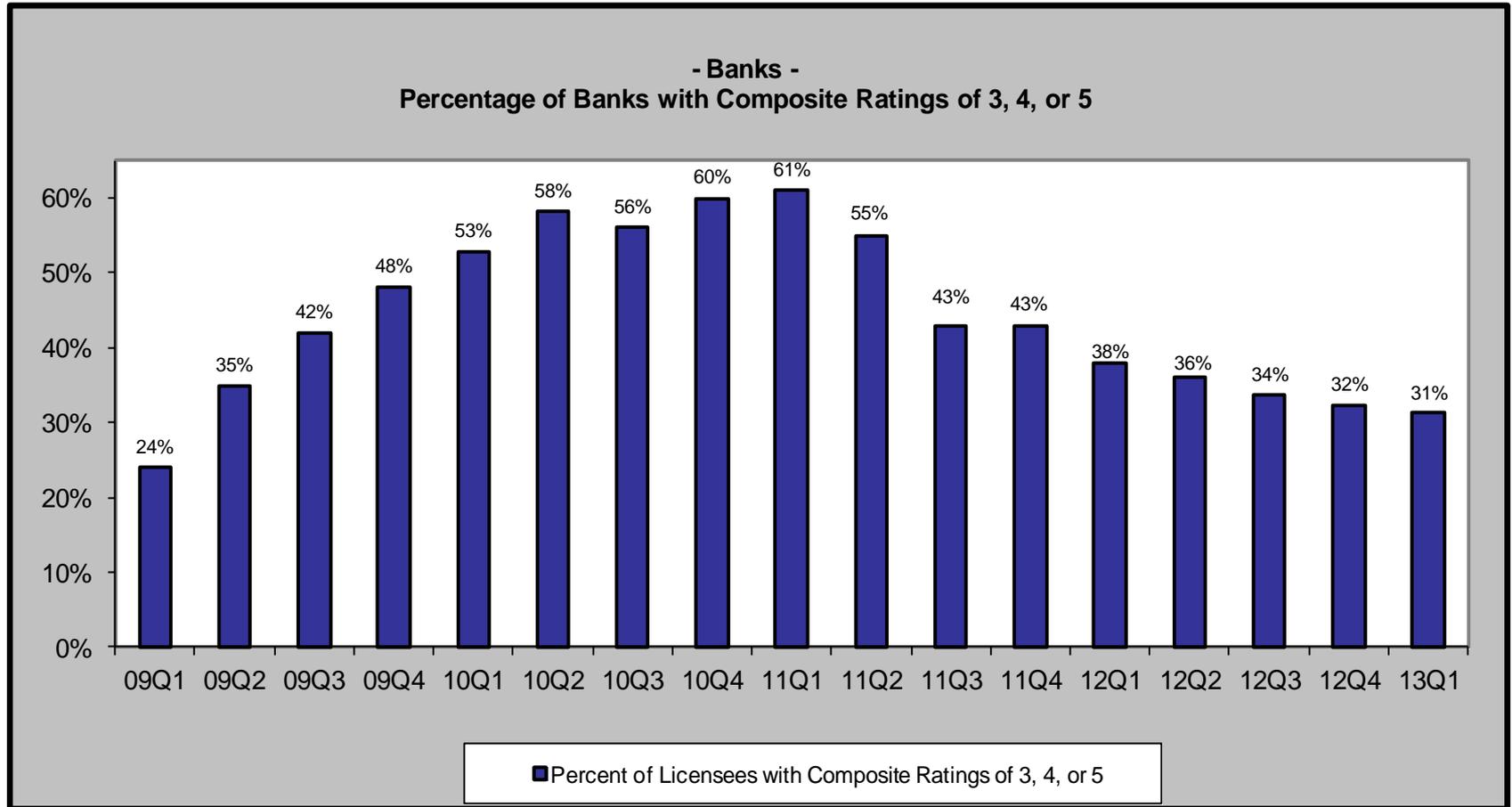
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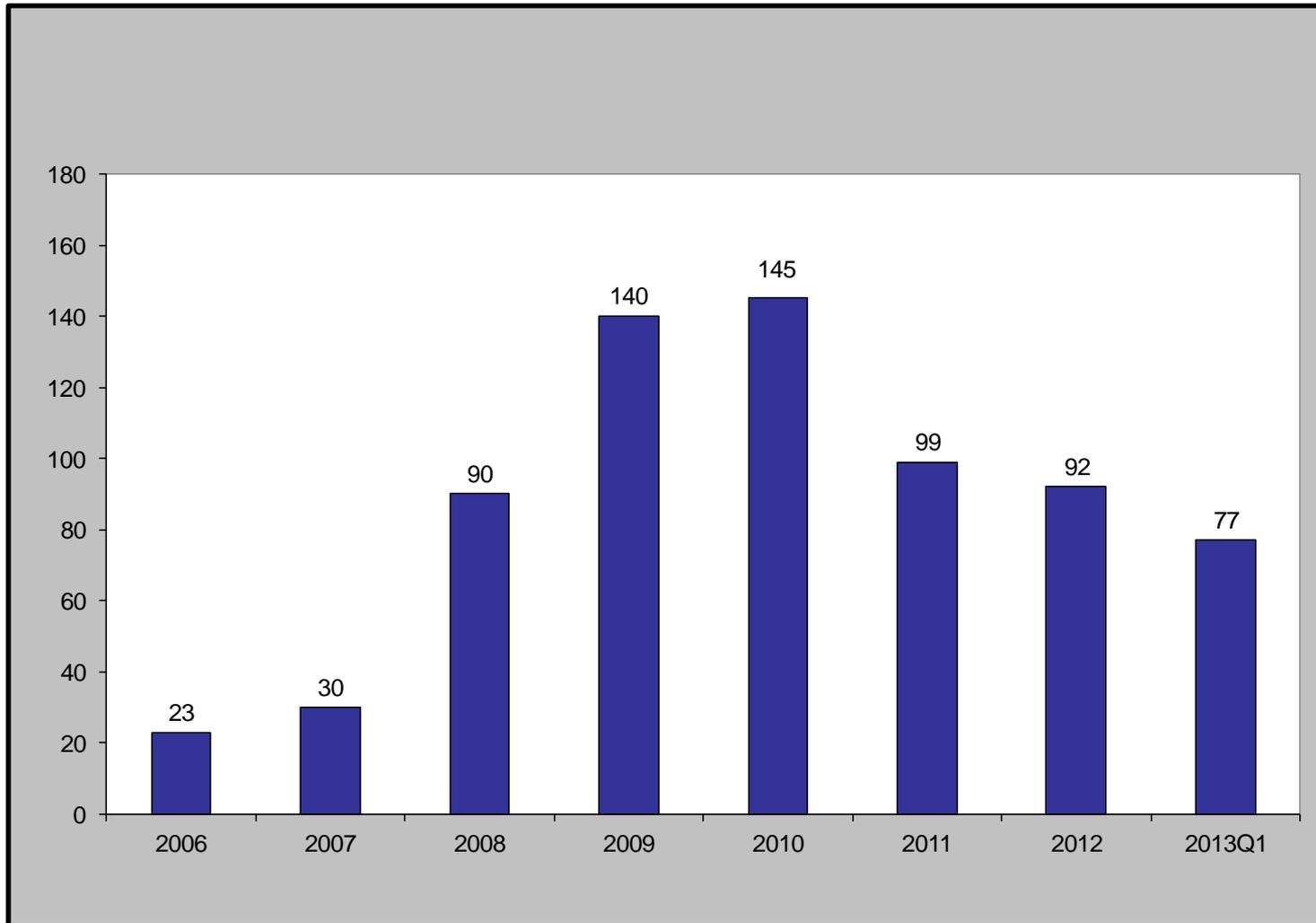
FHLB Advances



Decrease in Problem Banks



Enforcement Actions



Examination Trends

		CURRENT RATING				
		1	2	3	4	5
PRIOR RATING	none	0	2	0	0	0
	1	1	0	0	0	0
	2	0	94	3	0	0
	3	0	24	28	0	0
	4	0	0	5	14	0
	5	0	0	0	1	4

- Declining
- Stable
- Improving

Note: 1 institution has not yet been assigned a rating

California Bank and Thrift Failures

All Charter Types, 2009 – Present

<u>Name</u>	<u>Type</u>	<u>City</u>	<u>Total Assets (000)*</u>	<u>Date Closed</u>
1st Centennial Bank	State	Redlands	797,959	1/23/09
Alliance Bank	State	Culver City	1,113,361	2/6/09
County Bank	State	Merced	1,711,552	2/6/09
First Bank of Beverly Hills	State	Calabasas	1,260,354	4/24/09
MetroPacific Bank	State	Irvine	75,316	6/26/09
Mirae Bank	State	Los Angeles	480,619	6/26/09
Temecula Valley Bank	State	Temecula	1,396,622	7/17/09
Vineyard Bank, N. A.	National	Rancho Cucamonga	1,638,378	7/17/09
Affinity Bank	State	Ventura	1,211,431	8/28/09
San Joaquin Bank	State	Bakersfield	766,359	10/16/09
California National Bank	National	Los Angeles	7,781,100	10/30/09
Pacific National Bank	National	San Francisco	2,319,263	10/30/09

* Total assets are as of quarter-end prior to failure.

California Bank and Thrift Failures

All Charter Types, 2009 – Present

<u>Name</u>	<u>Type</u>	<u>City</u>	<u>Total Assets (000)*</u>	<u>Date Closed</u>
San Diego National Bank	National	San Diego	3,594,544	10/30/09
United Commercial Bank	State	San Francisco	10,895,336	11/6/09
Pacific Coast National Bank	National	San Clemente	131,418	11/13/09
First Federal Bank of California	FSB	Santa Monica	6,143,903	12/18/09
Imperial Capital Bank	State	La Jolla	4,046,888	12/18/09
First Regional Bank	State	Los Angeles	2,082,684	1/29/10
La Jolla Bank, FSB	FSB	La Jolla	3,646,071	2/19/10
Innovative Bank	State	Oakland	268,891	4/16/10
Tamalpais Bank	State	San Rafael	628,903	4/16/10
1st Pacific Bank of California	State	San Diego	335,798	5/7/10
Granite Community Bank, N.A.	National	Granite Bay	102,913	5/28/10
Butte Community Bank	State	Chico	498,751	8/20/10

* Total assets are as of quarter-end prior to failure.

California Bank and Thrift Failures

All Charter Types, 2009 – Present

<u>Name</u>	<u>Type</u>	<u>City</u>	<u>Total Assets (000)*</u>	<u>Date Closed</u>
Los Padres Bank	FSB	Solvang	901,516	8/20/10
Pacific State Bank	State	Stockton	312,077	8/20/10
Sonoma Valley Bank	State	Sonoma	337,113	8/20/10
First Vietnamese American Bank	State	Westminster	51,877	11/5/10
Western Commercial Bank	State	Woodland Hills	110,603	11/5/10
Canyon National Bank	National	Palm Springs	210,859	2/11/11
Charter Oak Bank	State	Napa	120,833	2/18/11
San Luis Trust Bank	FSB	San Luis Obispo	332,596	2/18/11
Citizens Bank of Northern California	State	Nevada City	288,765	9/23/11
Palm Desert National Bank	National	Palm Desert	125,754	4/27/12

* Total assets are as of quarter-end prior to failure.

California Bank and Thrift Failures 2009 – Present

Year	State		OCC/OTS		Total	
	#	\$	#	\$	#	\$
2009	11	23,755,797	6	21,608,606	17	45,364,403
2010	9	4,626,697	3	4,650,500	12	9,277,197
2011	2	409,598	2	543,455	4	953,053
2012	-	-	1	125,754	1	125,754
YTD 2013	-	-	-	-	-	-
Total	22	28,792,092	12	26,928,315	33	55,720,407

* Total assets are in thousands as of quarter-end prior to failure.

California Chartered Institutions Mergers and Acquisitions (Unassisted) 2009 – Present

<u>Surviving Bank</u>	<u>Location</u>	<u>Merged Bank</u>	<u>Location</u>	<u>Date Merged</u>
<i>CommerceWest Bank, N.A.</i>	Irvine	Discovery Bank	San Marcos	7/24/2009
Compass Bank	Birmingham, AL	BBVA Bancomer USA	Diamond Bar	9/10/2009
Community Banks of Colorado	Greenwood Village, CO	Community Banks of Northern California	Tracy	2/28/2010
Point Loma Community Bank ¹	San Diego	Bank of Escondido	Escondido	3/23/2010
		Sunrise Bank of San Diego	San Diego	3/23/2010
		Sunrise Community Bank	Palm Desert	3/23/2010
<i>Rabobank, N.A.</i>	Roseville	Napa Community Bank	Napa	4/30/2010
Savings Bank of Mendocino County	Ukiah	Bank of Willits	Willits	7/5/2010
Grandpoint Bank	Los Angeles	First Commerce Bank	Encino	12/28/2010
California General Bank ²	Pasadena	Professional Business Bank	Pasadena	12/31/2010
California United Bank	Encino	California Oaks State Bank	Thousand Oaks	12/31/2010

California Chartered Institutions Mergers and Acquisitions (Unassisted) 2009 – Present (Continued)

<u>Surviving Bank</u>	<u>Location</u>	<u>Merged Bank</u>	<u>Location</u>	<u>Date Merged</u>
Torrey Pines Bank	San Diego	Alta Alliance Bank	Oakland	12/31/2010
First General Bank	Rowland Heights	American Premier Bank	Arcadia	1/31/2011
<i>Wells Fargo Bank, NA</i>	Sioux Falls, SD	Wells Fargo Central Bank	Calabasas	3/31/2011
Boston Private Bank & Trust Company.	Boston, MA	First Private Bank & Trust	Encino	5/27/2011
		Borel Private Bank & Trust Company	San Mateo	5/27/2011
Opus Bank	Irvine	Cascade Bank	Everett, WA	6/30/2011
Royal Business Bank	Los Angeles	First Asian Bank	Las Vegas, NV	7/8/2011
AmericanWest Bank	Spokane, WA	Sunrise Bank	San Diego	7/28/2011
First General Bank	Rowland Heights	Golden Security Bank	Rosemead	8/23/2011
Grandpoint Bank	Los Angeles	Orange Community Bank	Orange	8/30/2011
Royal Business Bank	Los Angeles	Ventura County Business Bank	Oxnard	9/26/2011
Bay Commercial Bank	Walnut Creek	Global Trust Bank	Mountain View	10/18/2011

California Chartered Institutions Mergers and Acquisitions (Unassisted) 2009 – Present (Continued)

<u>Surviving Bank</u>	<u>Location</u>	<u>Merged Bank</u>	<u>Location</u>	<u>Date Merged</u>
Mission Community Bank	San Luis Obispo	Santa Lucia Bank	Atascadero	10/21/2011
Opus Bank	Irvine	<i>Fullerton Community Bank FSB</i>	Fullerton	10/31/2011
Embarcadero Bank ³	San Diego	Coronado First Bank	Coronado	11/16/2011
Center Bank ⁴	Los Angeles	Nara Bank	Los Angeles	12/1/2011
Grandpoint Capital Inc.	Los Angeles	<i>Regents Bancshares, Inc.</i>	Vancouver, WA	1/27/2012
AltaPacific Bank	Santa Rosa	Stellar Business Bank	Covina	2/17/2012
<i>Bank of Manhattan, N.A.</i>	Manhattan Beach	Professional Business Bank	Pasadena	5/31/2012
<i>First PacTrust Bancorp, Inc.</i>	Chula Vista	Beach Business Bank Security Business Bank of San Diego	Manhattan Beach	7/1/2012
AmericanWest Bank	Spokane, WA		San Diego	7/2/2012
California United Bank	Encino	<i>Premier Commercial Bank, N.A.</i>	Anaheim	7/31/2012
Pacific Western Bank	Los Angeles	American Perspective Bank	San Luis Obispo	8/1/2012
First Foundation Bank	Irvine	Desert Commercial Bank	Palm Desert	8/15/2012

California Chartered Institutions

Mergers and Acquisitions (Unassisted)

2009 – Present (Continued)

<u>Surviving Bank</u>	<u>Location</u>	<u>Merged Bank</u>	<u>Location</u>	<u>Date Merged</u>
<i>PacTrust Bank FSB</i> First National Bank of Northern California	Chula Vista South San Francisco	Gateway Business Bank Oceanic Bank	Santa Ana San Francisco	8/17/2012 9/21/2012
Umpqua Holdings Corporation	Portland, OR	Circle Bancorp	Novato	11/14/2012
Grandpoint Capital, Inc.	Los Angeles	California Community Bank	Escondido	11/30/2012
Grandpoint Capital, Inc.	Los Angeles	Bank Capital Corp.	Phoenix, AZ	12/15/2012
Mission Bank	Bakersfield	<i>Mojave Desert Bank, N.A.</i>	Mojave	1/25/2013
BBCN Bank	Los Angeles	Pacific International Bank	Seattle, WA	2/15/2013
Sterling Savings Bank	Spokane, WA	<i>Borrego Springs Bank, N.A.</i>	La Mesa	2/28/2013
Pacific Premier Bank	Costa Mesa	First Associations Bank	Dallas, TX	3/15/2013
Coronado First Bank ⁵	Coronado	San Diego Private Bank	La Jolla	4/2/2013
Western Alliance Bank	Phoenix, AZ	Centennial Bank	Fountain Valley	5/2/2013
<i>First PacTrust Bancorp, Inc.</i>	Chula Vista	Private Bank of California	Los Angeles	Pending

California Chartered Institutions Mergers and Acquisitions (Unassisted) 2009 – Present (Continued)

<u>Surviving Bank</u>	<u>Location</u>	<u>Merged Bank</u>	<u>Location</u>	<u>Date Merged</u>
PacWest Bancorp	Los Angeles	First Financial Bancorp	Westlake Village	Pending
Central Valley Community Bancorp	Fresno	Visalia Community Bank	Visalia	Pending
RBB Bancorp	Los Angeles	<i>Los Angeles National Bank</i>	Buena Park	Pending
Pacific Premier Bank	Irvine	San Diego Trust Bank	San Diego	Pending
Grandpoint Capital, Inc.	Los Angeles	Bank of Tucson	Tucson, AZ	Pending
Sterling Financial Corporation	Spokane, WA	Commerce National Bank	Newport Beach	Pending

Footnotes

1 Name changed to Sunrise Bank

2 Name changed to Professional Business Bank

3 Name changed to Coronado First Bank and head office relocated to Coronado

4 Name changed to BBCN Bank

5 Name changed to San Diego Private Bank

National bank charters indicated in *italics*

California Chartered Institutions

Completed Capital Offerings

2009 – Present

<u>Name</u>	<u>City</u>	<u>Date</u>	<u>Funding Type</u>	<u>Offering Amount (\$000)</u>
PacWest Bancorp	Los Angeles	1/14/2009	Common Equity	100,000
Valley Republic Bank	Bakersfield	2/2/2009	Common Equity	24,598
Preferred Bank	Los Angeles	2/11/2009	Senior Debt	26,000
Pacific Valley Bank	Salinas	2/19/2009	Common Equity	1,502
Bank of the West	San Francisco	3/23/2009	Senior Debt	1,000,000
Plaza Bank	Irvine	6/5/2009	Common Equity	17,663
CapitalSource Inc.	Los Angeles	7/14/2009	Common Equity	71,750
East West Bancorp, Inc.	Pasadena	7/14/2009	Common Equity	27,500
East West Bancorp, Inc.	Pasadena	7/20/2009	Common Equity	69,850
CapitalSource Inc.	Los Angeles	7/21/2009	Senior Debt	300,000
CVB Financial Corp.	Ontario	7/21/2009	Common Equity	115,245
PacWest Bancorp	Los Angeles	8/25/2009	Common Equity	50,000
Sierra Bancorp	Porterville	8/28/2009	Common Equity	21,285

California Chartered Institutions

Completed Capital Offerings

2009 – Present (Continued)

<u>Name</u>	<u>Location</u>	<u>Date</u>	<u>Funding Type</u>	<u>Offering Amount (\$000)</u>
Hanmi Financial Corporation	Los Angeles	9/4/2009	Common Equity	6,946
Preferred Bank	Los Angeles	9/9/2009	Common Equity	17,029
Plaza Bank	Irvine	9/29/2009	Common Equity	5,000
Cathay General Bancorp	El Monte	9/30/2009	Common Equity	32,379
Pacific Valley Bank	Salinas	9/30/2009	Common Equity	1,900
Cathay General Bancorp	El Monte	10/13/2009	Common Equity	70,435
First Republic Bank	San Francisco	10/15/2009	Common Equity	100
BBCN Bancorp, Inc.	Los Angeles	10/21/2009	Common Equity	75,000
Pacific Premier Bancorp, Inc.	Costa Mesa	11/4/2009	Common Equity	15,000
East West Bancorp, Inc.	Pasadena	11/6/2009	Common Equity	164,953
East West Bancorp, Inc.	Pasadena	11/6/2009	Preferred Equity	335,047
Plaza Bank	Irvine	11/12/2009	Common Equity	1,218
SVB Financial Group	Santa Clara	11/18/2009	Common Equity	300,300

California Chartered Institutions

Completed Capital Offerings

2009 – Present (Continued)

<u>Name</u>	<u>Location</u>	<u>Date</u>	<u>Funding Type</u>	<u>Offering Amount (\$000)</u>
Center Financial Corporation	Los Angeles	11/30/2009	Common Equity	1,510
Center Financial Corporation	Los Angeles	11/30/2009	Common Equity	11,271
Pacific Mercantile Bancorp	Costa Mesa	12/3/2009	Preferred Equity	1,650
Desert Commercial Bank	Palm Desert	12/4/2009	Common Equity	5,319
American River Bankshares	Rancho Cordova	12/7/2009	Common Equity	22,000
Pacific Mercantile Bancorp	Costa Mesa	12/9/2009	Preferred Equity	5,250
Pacific Mercantile Bancorp	Costa Mesa	12/18/2009	Preferred Equity	950
Pacific Mercantile Bancorp	Costa Mesa	12/21/2009	Preferred Equity	200
Central Valley Community Bancorp	Fresno	12/23/2009	Preferred Equity	1,359
Central Valley Community Bancorp	Fresno	12/23/2009	Common Equity	6,641
Cathay General Bancorp	El Monte	12/24/2009	Common Equity	12,550
Citizens Bancorp	Grass Valley	12/28/2009	Common Equity	1,576
Sierra Vista Bank	Folsom	12/30/2009	Common Equity	1,232

California Chartered Institutions

Completed Capital Offerings

2009 – Present (Continued)

<u>Name</u>	<u>Location</u>	<u>Date</u>	<u>Funding Type</u>	<u>Offering Amount (\$000)</u>
Center Financial Corporation	Los Angeles	12/31/2009	Preferred Equity	73,500
Circle Bancorp	Novato	12/31/2009	Preferred Equity	650
Mission Valley Bancorp	Sun Valley	12/31/2009	Preferred Equity	4,580
Pacific Valley Bank	Salinas	12/31/2009	Common Equity	500
Pinnacle Bank	Gilroy	12/31/2009	Common Equity	1,900
Cathay General Bancorp	El Monte	2/1/2010	Common Equity	115,000
Pacific Mercantile Bancorp	Costa Mesa	2/26/2010	Preferred Equity	500
Pacific Valley Bank	Salinas	3/1/2010	Common Equity	3,000
Saehan Bancorp	Los Angeles	3/9/2010	Common Equity	60,573
Heritage Oaks Bancorp	Paso Robles	3/12/2010	Preferred Equity	52,088
Heritage Oaks Bancorp	Paso Robles	3/12/2010	Preferred Equity	3,866
First California Financial Group, Inc.	Westlake Village	3/18/2010	Common Equity	36,000
Bank of Commerce Holdings	Redding	3/23/2010	Common Equity	30,600

California Chartered Institutions

Completed Capital Offerings

2009 – Present (Continued)

<u>Name</u>	<u>Location</u>	<u>Date</u>	<u>Funding Type</u>	<u>Offering Amount (\$000)</u>
Pacific Mercantile Bancorp	Costa Mesa	3/31/2010	Preferred Equity	300
Seacoast Commerce Bank	San Diego	3/31/2010	Common Equity	3,200
Visalia Community Bank	Visalia	3/31/2010	Preferred Equity	1,676
Community Bank of the Bay	Oakland	4/5/2010	Common Equity	5,000
North Valley Bancorp	Redding	4/20/2010	Preferred Equity	40,000
Mission Community Bancorp	San Luis Obispo	4/27/2010	Common Equity	10,000
Circle Bancorp	Novato	4/30/2010	Preferred Equity	2,870
Citizens Bancorp	Grass Valley	4/30/2010	Common Equity	100
Pacific City Financial Corporation	Los Angeles	4/30/2010	Common Equity	3,291
Pacific Mercantile Bancorp	Costa Mesa	5/7/2010	Preferred Equity	805
Ventura County Business Bank	Oxnard	5/19/2010	Common Equity	9,359
Heritage Oaks Bancorp	Paso Robles	6/8/2010	Preferred Equity	4,072
Mission Community Bancorp	San Luis Obispo	6/15/2010	Common Equity	15,000

California Chartered Institutions

Completed Capital Offerings

2009 – Present (Continued)

<u>Name</u>	<u>Location</u>	<u>Date</u>	<u>Funding Type</u>	<u>Offering Amount (\$000)</u>
Heritage Commerce Corp	San Jose	6/21/2010	Preferred Equity	53,996
Heritage Commerce Corp	San Jose	6/21/2010	Preferred Equity	21,004
Preferred Bank	Los Angeles	6/21/2010	Preferred Equity	77,000
Pacific Mercantile Bancorp	Costa Mesa	6/30/2010	Preferred Equity	1,250
Seacoast Commerce Bank	San Diego	6/30/2010	Common Equity	1,800
Valley Republic Bank	Bakersfield	6/30/2010	Common Equity	11,982
First Republic Bank	San Francisco	7/1/2010	Common Equity	1,862,000
Hanmi Financial Corporation	Los Angeles	7/6/2010	Common Equity	47,282
Community Bank of the Bay	Oakland	7/19/2010	Common Equity	2,700
Plaza Bank	Irvine	7/22/2010	Common Equity	15,000
Hanmi Financial Corporation	Los Angeles	7/27/2010	Common Equity	72,718
Bay Commercial Bank	Walnut Creek	8/5/2010	Common Equity	18,000
Pacific Mercantile Bancorp	Costa Mesa	8/12/2010	Preferred Equity	1,750

California Chartered Institutions

Completed Capital Offerings

2009 – Present (Continued)

<u>Name</u>	<u>Location</u>	<u>Date</u>	<u>Funding Type</u>	<u>Offering Amount (\$000)</u>
SVB Financial Group	Santa Clara	9/15/2010	Senior Debt	350,000
Security California Bancorp	Riverside	9/16/2010	Common Equity	20,000
River City Bank	Sacramento	9/17/2010	Common Equity	10,000
River City Bank	Sacramento	9/17/2010	Preferred Equity	10,000
Sierra Bancorp	Porterville	10/13/2010	Common Equity	23,250
Pacific City Financial Corporation	Los Angeles	10/29/2010	Common Equity	18,417
Pacific City Financial Corporation	Los Angeles	11/5/2010	Common Equity	101
NorCal Community Bancorp	Alameda	11/12/2010	Common Equity	7,450
Santa Cruz County Bank	Santa Cruz	11/19/2010	Common Equity	2,501
First Republic Bank	San Francisco	12/9/2010	Common Equity	280,500
Mission Community Bancorp	San Luis Obispo	12/15/2010	Common Equity	3,743
Community Valley Bank	El Centro	12/31/2010	Common Equity	835
Pacific Commerce Bank	Los Angeles	1/13/2011	Common Equity	5,000

California Chartered Institutions

Completed Capital Offerings

2009 – Present (Continued)

<u>Name</u>	<u>Location</u>	<u>Date</u>	<u>Funding Type</u>	<u>Offering Amount (\$000)</u>
CU Bancorp	Encino	3/31/2011	Common Equity	10,266
Wilshire Bancorp, Inc.	Los Angeles	5/12/2011	Common Equity	100,000
Open Bank	Los Angeles	5/13/2011	Common Equity	11,148
California Business Bank	Los Angeles	6/28/2011	Common Equity	5,061
Community Bank of Santa Maria	Santa Maria	6/30/2011	Common Equity	2,030
First Republic Bank	San Francisco	7/1/2011	Common Equity	412,750
Community 1st Bank	Auburn	8/2/2011	Common Equity	7,378
Pacific Mercantile Bancorp	Costa Mesa	8/26/2011	Preferred Equity	3,700
Pacific Mercantile Bancorp	Costa Mesa	8/26/2011	Preferred Equity	7,500
Tri-Valley Bank	San Ramon	8/31/2011	Common Equity	4,028
Saehan Bancorp	Los Angeles	9/30/2011	Common Equity	12,025
Pan Pacific Bank	Fremont	10/21/2011	Common Equity	5,034
BBCN Bancorp, Inc.	Los Angeles	10/25/2011	Common Equity	55,002

California Chartered Institutions

Completed Capital Offerings

2009 – Present (Continued)

<u>Name</u>	<u>Location</u>	<u>Date</u>	<u>Funding Type</u>	<u>Offering Amount (\$000)</u>
United American Bank	San Mateo	10/31/2011	Common Equity	1,200
Hanmi Financial Corporation	Los Angeles	11/15/2011	Common Equity	70,000
Ojai Community Bank	Ojai	12/31/2011	Common Equity	1,500
First Republic Bank	San Francisco	1/17/2012	Preferred Equity	199,525
New Resource Bank	San Francisco	1/20/2012	Common Equity	7,700
First Republic Bank	San Francisco	2/28/2012	Common Equity	330,000
Wilshire Bancorp, Inc.	Los Angeles	3/28/2012	Preferred Equity	58,647
Pacific Commerce Bank	Los Angeles	3/31/2012	Common Equity	2,543
Pan Pacific Bank	Fremont	3/31/2012	Common Equity	378
Pacific Mercantile Bancorp	Costa Mesa	4/20/2012	Common Equity	26,300
Tri-Valley Bank	San Ramon	5/3/2012	Common Equity	1,300
1st Enterprise Bank	Los Angeles	5/16/2012	Common Equity	12,500
First Republic Bank	San Francisco	5/24/2012	Preferred Equity	150,000

California Chartered Institutions

Completed Capital Offerings

2009 – Present (Continued)

<u>Name</u>	<u>Location</u>	<u>Date</u>	<u>Funding Type</u>	<u>Offering Amount (\$000)</u>
Pan Pacific Bank	Fremont	7/9/2012	Common Equity	1,200
Exchange Bank	Santa Rosa	7/26/2012	Preferred Equity	2,075
Exchange Bank	Santa Rosa	7/26/2012	Preferred Equity	37,636
Fresno First Bank	Fresno	9/5/2012	Preferred Equity	6,100
Sierra Vista Bank	Folsom	9/7/2012	Common Equity	2,363
United Security Bancshares	Fresno	10/19/2012	Common Equity	295
First Republic Bank	San Francisco	11/15/2012	Preferred Equity	150,000
Community Business Bank	West Sacramento	11/19/2012	Preferred Equity	3,718
Community Business Bank	West Sacramento	11/19/2012	Preferred Equity	192
Presidio Bank	San Francisco	12/3/2012	Preferred Equity	9,150
Presidio Bank	San Francisco	12/3/2012	Preferred Equity	281
Pacific Premier Bancorp, Inc.	Irvine	12/6/2012	Common Equity	33,000
Community 1st Bank	Auburn	12/18/2012	Preferred Equity	2,800

California Chartered Institutions

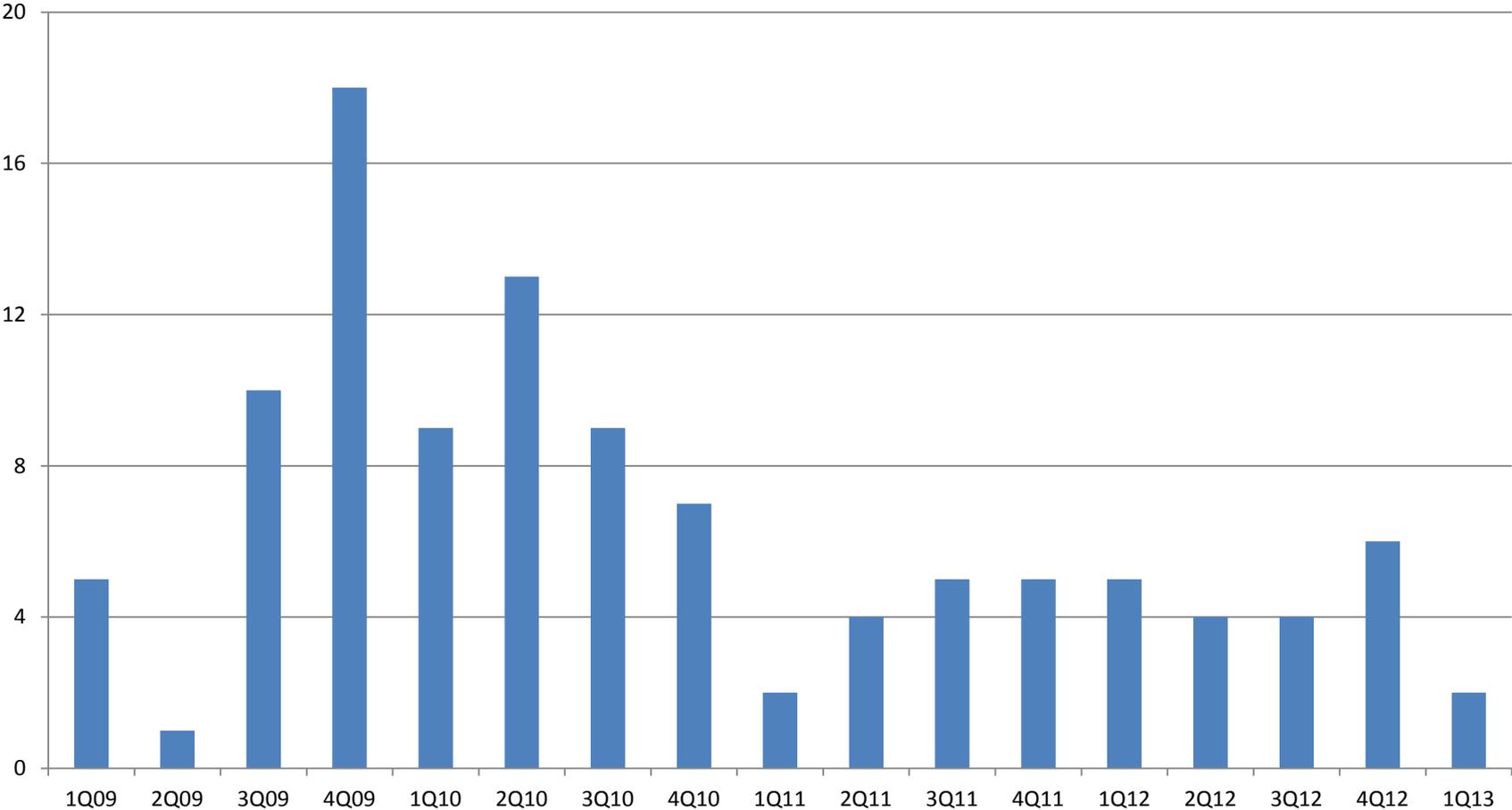
Completed Capital Offerings

2009 – Present (Continued)

<u>Name</u>	<u>Location</u>	<u>Date</u>	<u>Funding Type</u>	<u>Offering Amount (\$000)</u>
United American Bank	San Mateo	2/28/2013	Preferred Equity	2,300
Pacific Mercantile Bancorp	Costa Mesa	3/30/2013	Common Equity	15,000
Total				\$8,082,542

Source: SNL Financial
Includes all reportable capital raises,
including private placements

California Chartered Institutions Completed Capital Offerings by Quarter



Equity Offerings by California State Chartered Banks Since 2009

- 62 state-chartered banks in California or their BHCs completed 132 equity offerings that raised \$8.1 billion.
- Number of completed offerings by CAMELS rating at the time of the offering:

<u>CAMELS</u>	<u>Rating at Offering Date</u>
1	0
2	32
3	47
4	39
5	5
<u>Unrated</u>	<u>6</u>
Total	129

SBLF Participants

(Dollar Amounts in Millions)

<u>Name</u>	<u>Headquarters</u>	<u>Funding date</u>	<u>Initial Investment</u>	<u>Capital Repayment</u>	<u>TARP Recipient?</u>
1st Enterprise Bank	Los Angeles	9/1/2011	16.4		Redeemed
Bank of Commerce Holdings	Redding	9/27/2011	20.0		Redeemed
Bank of Santa Barbara	Santa Barbara	9/22/2011	1.9		No
California Bank of Commerce	Lafayette	9/15/2011	11.0		Redeemed
Capital Bank	San Juan Capistrano	9/27/2011	3.1		No
Central Valley Community Bancorp	Fresno	8/18/2011	7.0		Redeemed
Community Valley Bank	El Centro	9/20/2011	2.4		No
First California Financial Group, Inc.	Westlake Village	7/14/2011	25.0		Redeemed
First Northern Community Bancorp	Dixon	9/15/2011	22.8	10.0	Redeemed
Founders Bancorp	San Luis Obispo	7/14/2011	4.2		No
GBC Holdings, Incorporated	Los Angeles	8/25/2011	5.0		No
Oak Valley Bancorp	Oakdale	8/11/2011	13.5	13.5	Redeemed
Pacific Coast Bankers' Bancshares	San Francisco	7/28/2011	12.0		Redeemed

SBLF Participants (Continued)

(Dollar Amounts in Millions)

<u>Name</u>	<u>Headquarters</u>	<u>Funding date</u>	<u>Initial Investment</u>	<u>Capital Repayment</u>	<u>TARP Recipient?</u>
Partners Bank of California	Mission Viejo	9/27/2011	2.5		No
ProAmérica Bank	Los Angeles	9/27/2011	3.8		No
Redwood Capital Bancorp	Eureka	7/21/2011	7.3		Redeemed
Private Bank of California	Los Angeles	9/1/2011	10.0		Redeemed
Seacoast Commerce Bank	San Diego	9/1/2011	4.0		Redeemed
Security Business Bancorp	San Diego	7/14/2011	8.9	8.9	Redeemed
Security California Bancorp	Riverside	9/15/2011	7.2		Redeemed
Silvergate Capital Corporation	La Jolla	8/11/2011	12.4		No
Summit State Bank	Santa Rosa	8/4/2011	13.8		Redeemed
Total		22	\$214.1	\$32.4	

SBLF Participants (Continued)

Qualified Small Business Lending as of 12/31/12

Name	City	SBLF Funding Outstanding	Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
1st Enterprise Bank	Los Angeles	16,400,000	88,154,000	236,229,000	148,075,000	168.0%	1.00%
Bank of Commerce Holdings	Redding	20,000,000	200,059,000	234,782,000	34,723,000	17.4%	1.00%
California Bank of Commerce	Lafayette	11,000,000	73,565,000	160,349,000	86,784,000	118.0%	1.00%
Capital Bank	San Juan Capistrano	3,132,000	16,458,000	47,492,000	31,034,000	188.6%	1.00%
Central Valley Community Bancorp	Fresno	7,000,000	235,351,000	207,959,000	(27,392,000)	-11.6%	5.00%
Community Valley Bank	El Centro	2,400,000	13,645,000	33,519,000	19,874,000	145.7%	1.00%
First California Financial Group, Inc.	Westlake Village	25,000,000	313,952,000	332,760,000	18,808,000	6.0%	3.50%
First Northern Community Bancorp	Dixon	22,847,000	225,762,000	210,410,000	(15,352,000)	-6.8%	5.00%
Founders Bancorp	San Luis Obispo	4,178,000	35,399,000	53,885,000	18,486,000	52.2%	1.00%
GBC Holdings, Inc.	Los Angeles	5,000,000	81,993,000	111,437,000	29,444,000	35.9%	1.00%
Oak Valley Bancorp	Oakdale	6,750,000	143,616,000	134,367,000	(9,249,000)	-6.4%	5.00%

SBLF Participants (Continued)

Qualified Small Business Lending as of 12/31/12

Name	City	SBLF Funding Outstanding	Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Pacific Coast Bankers' Bancshares	San Francisco	11,960,000	42,624,000	28,646,000	(13,978,000)	-32.8%	5.00%
Partners Bank of California	Mission Viejo	2,463,000	54,729,000	65,413,000	10,684,000	19.5%	1.00%
ProAmérica Bank (Promérica Bank)	Los Angeles	3,750,000	43,274,000	47,122,000	3,848,000	8.9%	2.00%
Redwood Capital Bancorp	Eureka	7,310,000	46,088,000	54,226,000	8,138,000	17.7%	1.00%
Seacoast Commerce Bank	Chula Vista	4,000,000	45,347,000	75,073,000	29,726,000	65.6%	1.00%
Security California Bancorp	Riverside	7,200,000	164,981,000	205,657,000	40,676,000	24.7%	1.00%
Silvergate Capital Corporation	La Jolla	12,427,000	9,115,000	12,630,000	3,515,000	38.6%	3.87%
Summit State Bank	Santa Rosa	13,750,000	82,734,000	95,468,000	12,734,000	15.4%	1.30%
The Bank of Santa Barbara	Santa Barbara	1,882,380	22,776,000	60,384,000	37,608,000	165.1%	1.00%
The Private Bank of California	Los Angeles	10,000,000	69,125,000	148,549,000	79,424,000	114.9%	1.00%
Total	21	198,449,380	2,008,747,000	2,556,357,000	547,610,000	27.26%	

SBLF Participants (Continued)

Qualified Small Business Lending as of 9/30/12

Institution type	Number of Participants	SBLF Funding Outstanding	Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline
State Chartered Banks	21	198,449,380	2,008,747,000	2,556,357,000	547,610,000	27%
National Banks or Federal Savings Banks	2	12,600,000	149,634,000	134,994,000	-14,640,000	-10%
Total	23	211,049,380	2,158,381,000	2,691,351,000	532,970,000	25%



Capital Purchase Program All California Banks

Period Ending 3/31/13 (in million \$s)

<u>Type of Bank</u>	Number that <u>Accepted</u>	Total <u>Purchase</u>	Total Capital <u>Repayment</u>	Total Treasury <u>Investment</u>	<u>CPP</u>	Number of Banks <u>Remaining</u>
State Banks	53	1,948.8	1,398.6	232.4		12
National Banks*	15	686.7	616.6	65.1		4
Federal Savings Banks	5	46.5	24.2	22.3		3
Total	73	\$2,682.0	\$2,039.4	\$319.8		19

* Excludes \$25 billion TARP investment in Wells Fargo & Company