

CALIFORNIA BANK OF COMMERCE
UNAUDITED SUMMARY FINANCIAL STATEMENTS

INCOME STATEMENT
(\$ Thousands)

	Three Months Ended			Year Over Year Change	
	30-Sep-16	30-Jun-16	30-Sep-15	\$	%
Interest income	\$ 7,539	\$ 7,106	\$ 4,830	\$ 2,709	56%
Interest expense	(565)	(511)	(355)	(210)	59%
Net interest income before provision	6,974	6,595	4,475	2,499	56%
Provision to the Loan Loss Reserve	(457)	(419)	(13)	(444)	NA
Net interest income after provision	\$ 6,517	\$ 6,176	\$ 4,462	\$ 2,055	46%
Non-interest income	768	708	615	153	25%
Non-interest expense	(5,008)	(5,172)	(3,747)	(1,261)	34%
Income before tax provision	2,277	1,712	1,330	947	71%
Provision for income taxes	(883)	(643)	(415)	(468)	113%
Net income	\$ 1,394	\$ 1,069	\$ 915	\$ 479	52%
Preferred Dividends	-	85	28	(28)	-100%
Income to Common Shareholders	\$ 1,394	\$ 984	\$ 887	\$ 507	57%
Basic Earnings per Common share	\$ 0.239	\$ 0.173	\$ 0.202	\$ 0.037	18%
Weighted average shares outstanding	5,843,904	5,686,101	4,386,347		
Return on Average Assets	0.76%	0.64%	0.74%		
Return on Average Tangible Common Equity	8.30%	6.78%	7.19%		
Non Interest Expense to Average Total Assets	2.72%	3.10%	3.03%		
Efficiency Ratio	64.7%	70.8%	73.6%		

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INCOME STATEMENT
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	Nine Months Ended		Year Over Year Change	
	30-Sep-16	30-Sep-15	\$	%
Interest income	\$ 21,465	\$ 13,617	\$ 7,848	58%
Interest expense	(1,498)	(1,011)	(487)	48%
Net interest income before provision	19,967	12,606	7,361	58%
Provision to the Loan Loss Reserve	(991)	(112)	(879)	785%
Net interest income after provision	\$ 18,976	\$ 12,494	\$ 6,482	52%
Non-interest income	2,084	1,669	415	25%
Non-interest expense	(15,566)	(10,400)	(5,166)	50%
Income before tax provision	5,494	3,763	1,731	46%
Provision for income taxes	(2,087)	(1,368)	(719)	53%
Net income	<u>\$ 3,407</u>	<u>\$ 2,395</u>	<u>\$ 1,012</u>	<u>42%</u>
Preferred Dividends	152	82	70	85%
Income to Common Shareholders	<u>\$ 3,255</u>	<u>\$ 2,313</u>	<u>\$ 942</u>	<u>41%</u>
Basic Earnings per Common share	\$ 0.572	\$ 0.530	\$ 0.042	8%
Weighted average shares outstanding	5,691,396	4,365,193		
Return on Average Assets	0.67%	0.69%		
Return on Avg. Tangible Common Equity	7.16%	6.48%		
Non Interest Expense to Avg. Total Assets	3.05%	3.00%		
Efficiency Ratio	70.6%	72.9%		

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BALANCE SHEET
(\$ Thousands)

Assets	30-Sep-16	30-Jun-16	30-Sep-15	Year Over Year Change	
				\$	%
Total Cash and Investments	\$ 128,589	\$ 113,029	\$ 110,701	\$ 17,888	16%
Loans, net of deferred costs/fees	608,459	579,749	393,809	214,650	55%
Loan Loss Reserve	(7,100)	(6,635)	(5,700)	(1,400)	25%
Other	38,781	38,805	21,198	17,583	83%
Total Assets	\$ 768,729	\$ 724,948	\$ 520,008	\$ 248,721	48%
Liabilities & Shareholders' Equity					
Non-interest Bearing Deposits	\$ 270,230	\$ 228,927	\$ 185,275	\$ 84,955	46%
Interest Bearing Deposits	386,355	384,759	241,446	144,909	60%
Total Deposits	\$ 656,585	\$ 613,686	\$ 426,721	\$ 229,864	54%
Total Borrowings and Other Liabilities	37,278	38,171	31,609	5,669	18%
Total Liabilities	\$ 693,863	\$ 651,857	\$ 458,330	\$ 235,533	51%
Shareholder's Equity	\$ 74,866	\$ 73,091	\$ 61,678	\$ 13,188	21%
Total Liabilities & Shareholders' Equity	\$ 768,729	\$ 724,948	\$ 520,008	\$ 248,721	48%
Common Shares Outstanding	5,871,752	5,839,134	4,398,907	1,472,845	33%
Tangible Book Value per Common Share	\$ 11.45	\$ 11.20	\$ 11.53	\$ (0.08)	-1%
Average Balances - Period					
	3Q 2016	2Q 2016	3Q 2015		
Total Assets	\$ 729,804	\$ 669,828	\$ 491,226		
Total Loans	\$ 584,264	\$ 545,388	\$ 376,924		
Total Investments	\$ 16,911	\$ 17,734	\$ 30,731		
Total Earning Assets	\$ 673,173	\$ 616,777	\$ 458,954		
Total Non-Interest Bearing Deposits	\$ 244,336	\$ 204,902	\$ 166,189		
Total Deposits	\$ 618,544	\$ 559,817	\$ 398,908		
Total Borrowings	\$ 33,921	\$ 33,231	\$ 29,000		
Tangible Common Equity	\$ 66,657	\$ 63,232	\$ 50,470		
Average Yields and Cost					
	3Q 2016	2Q 2016	3Q 2015		
Net Interest Margin	4.12%	4.29%	3.87%		
Yield on Earning Assets	4.45%	4.62%	4.18%		
Cost of Interest Bearing Liabilities	0.55%	0.53%	0.54%		
End of Period					
	30-Sep-16	30-Jun-16	30-Sep-15		
Loan Loss Reserve to Total Loans	1.17%	1.14%	1.45%		
NPAs (including accruing TDRs) to Total Assets	0.24%	0.30%	0.59%		
Accruing TDRs to Total Assets	0.14%	0.15%	0.35%		