

**CALIFORNIA BANK OF COMMERCE**  
**UNAUDITED SUMMARY FINANCIAL STATEMENTS**

**INCOME STATEMENTS**  
**(\$ Thousands)**

	Three Months Ended			Year Over Year Change	
	31-Mar-16	31-Dec-15	31-Mar-15	\$	%
Interest income	\$ 6,820	\$ 5,021	\$ 4,301	\$ 2,519	59%
Interest expense	(436)	(374)	(323)	(113)	35%
Net interest income before provision	6,384	4,647	3,978	2,406	60%
Provision for Loan Loss	(115)	(169)	(4)	(111)	100%+
Net interest income after provision	\$ 6,269	\$ 4,478	\$ 3,974	\$ 2,295	58%
Non-interest income	607	677	497	110	22%
Non-interest expense	(5,372)	(5,063)	(3,313)	(2,059)	62%
Income before tax provision	1,504	92	1,158	346	30%
Provision for income taxes	(561)	(218)	(474)	(87)	18%
Net income	<u>\$ 943</u>	<u>\$ (126)</u>	<u>\$ 684</u>	<u>\$ 259</u>	<u>38%</u>
Preferred Dividends	67	28	28	39	142%
Income to Common Shareholders	<u>\$ 876</u>	<u>\$ (154)</u>	<u>\$ 657</u>	<u>\$ 220</u>	<u>33%</u>
Basic Earnings (Loss) per Common share	\$ 0.158	\$ (0.035)	\$ 0.152	\$ 0.007	4%
Weighted Average Shares Outstanding	5,542,507	4,395,445	4,330,885		
Return on Average Assets	0.59%	-0.09%	0.63%		
Return on Average Tangible Common Equity	6.27%	-0.97%	5.74%		
Post-merger Non-Interest Exp to Avg Total Assets	3.37%	3.82%	3.04%		
Post-merger Efficiency Ratio	76.8%	95.1%	74.0%		
Pre-merger Non-Interest Exp to Avg Total Assets	3.30%	2.98%	3.04%		
Pre-merger Efficiency Ratio	75.0%	74.5%	74.0%		

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**BALANCE SHEETS**  
**(\$ Thousands)**

<b>Assets</b>	<b>For the Periods Ended</b>			<b>Year Over Year Change</b>	
	<b>31-Mar-16</b>	<b>31-Dec-15</b>	<b>31-Mar-15</b>	<b>\$</b>	<b>%</b>
Total Cash and Investments	\$ 73,212	\$ 100,651	\$ 103,448	\$ (30,236)	-29%
Loans, net of deferred costs/fees	531,579	518,372	344,705	186,874	54%
Loan Loss Reserve	(6,200)	(5,875)	(5,575)	(625)	11%
Other	38,344	39,787	19,647	18,697	95%
<b>Total Assets</b>	<b>\$ 636,935</b>	<b>\$ 652,935</b>	<b>\$ 462,225</b>	<b>\$ 174,710</b>	<b>38%</b>
<b>Liabilities &amp; Shareholders' Equity</b>					
Non-interest Bearing Deposits	\$ 195,709	\$ 225,140	\$ 157,988	\$ 37,721	24%
Interest Bearing Deposits	331,045	317,044	213,883	117,162	55%
Total Deposits	\$ 526,754	\$ 542,184	\$ 371,871	\$ 154,883	42%
Total Borrowings and Other Liabilities	31,136	32,813	30,600	536	2%
Total Liabilities	\$ 557,890	\$ 574,997	\$ 402,471	\$ 155,419	39%
Shareholder's Equity	79,045	77,938	59,754	19,291	32%
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>\$ 636,935</b>	<b>\$ 652,935</b>	<b>\$ 462,225</b>	<b>\$ 174,710</b>	<b>38%</b>
Shares Outstanding	5,542,837	5,537,837	4,377,738	1,165,099	27%
Book Value per Common Share	\$ 12.29	\$ 12.10	\$ 11.15	\$ 1.14	10%
Tangible Book Value per Common Share	10.90	10.70	11.15	(0.25)	-2%
<b>Average Balances - Period</b>					
	<b>1Q 2016</b>	<b>4Q 2015</b>	<b>1Q 2015</b>		
Total Assets	\$ 639,882	\$ 527,825	\$ 442,688		
Total Loans	\$ 519,143	\$ 396,302	\$ 336,287		
Total Investments	\$ 24,996	\$ 25,740	\$ 35,041		
Total Earning Assets	\$ 585,100	\$ 490,596	\$ 413,760		
Total Non-Interest Bearing Deposits	\$ 208,324	\$ 186,813	\$ 139,438		
Total Deposits	\$ 528,232	\$ 433,584	\$ 352,351		
Total Borrowings	\$ 29,000	\$ 29,131	\$ 29,000		
Tangible Common Equity	\$ 60,289	\$ 51,392	\$ 48,315		
<b>Average Yields and Cost</b>					
	<b>1Q 2016</b>	<b>4Q 2015</b>	<b>1Q 2015</b>		
Net Interest Margin	4.38%	3.76%	3.90%		
Yield on Earning Assets	4.68%	4.06%	4.22%		
Cost of Interest Bearing Liabilities	0.50%	0.54%	0.54%		
<b>End of Period</b>					
	<b>31-Mar-16</b>	<b>31-Dec-15</b>	<b>1Q 2015</b>		
Loan Loss Reserve to Total Loans	1.16%	1.13%	1.62%		
Non-current loans to Total Assets	0.18%	0.25%	0.84%		
Performing TDRs to Total Assets	0.17%	0.21%	0.44%		
Total NPAs to Total Assets	0.35%	0.46%	1.27%		