



PACIFIC COAST BANKERS' BANCSHARES

Statement of Condition

June 30, 2010

(Unaudited)

(000's omitted)

Assets

Cash & Due From Banks	\$	146,739
Fed Funds Sold		26,030
Investments		143,531
Loans, net		200,341
Other Assets		84,374
Total Assets	\$	601,015

Liabilities & Capital

Deposits	\$	483,385
Fed Funds & Other Borrowings		24,589
Other Liabilities		48,377
Total Liabilities		556,351
Equity Capital		44,664
Total Liabilities & Capital	\$	601,015

Financial Data

Quarterly Average Assets	\$	772,797
Risk Weighted Assets	\$	270,401
Tier 1 Capital*	\$	57,776
Tier 2 Capital*	\$	7,978
Total Risk Based Capital	\$	65,752

Capital Ratios

Leverage Ratio	7.48%
Tier 1 to RWA	21.37%
Total RBC to RWA	24.32%

* Includes debt qualified as capital for regulatory purposes (Trust Preferred)