



PACIFIC COAST BANKERS' BANCSHARES

Statement of Condition

September 30, 2010

(Unaudited)

(000's omitted)

Assets

Cash & Due From Banks	\$	260,404
Fed Funds Sold		17,730
Investments		151,136
Loans, net		165,408
Other Assets		98,882
Total Assets	\$	693,560

Liabilities & Capital

Deposits	\$	529,515
Fed Funds & Other Borrowings		44,589
Other Liabilities		70,838
Total Liabilities		644,942
Equity Capital		48,618
Total Liabilities & Capital	\$	693,560

Financial Data

Quarterly Average Assets	\$	663,258
Risk Weighted Assets	\$	235,160
Tier 1 Capital*	\$	62,825
Tier 2 Capital*	\$	6,264
Total Risk Based Capital	\$	69,089

Capital Ratios

Leverage Ratio	9.47%
Tier 1 to RWA	26.72%
Total RBC to RWA	29.38%

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