# CHINO COMMERCIAL BANCORP REPORTS 104.1% INCREASE IN THIRD QUARTER EARNINGS

Chino, California, October 25, 2010 – The Board of Directors of Chino Commercial Bancorp (OTCBB:CCBC), the parent company of Chino Commercial Bank, N.A., announced the results of operations for the Bank and the consolidated holding company for the third quarter ended September 30, 2010 with net earnings of \$194,041, a 104.1% increase from net income of \$95,080 for the third quarter of last year. The net earnings for the most recent quarter represent \$0.26 per diluted share, as compared with \$0.13 per diluted share from the same quarter last year. The Company's profit year-to-date decreased 13.3% to \$249,519 or \$0.35 per diluted share as compared with net earnings of \$287,878 or \$0.39 per diluted share for the same period last year.

Dann H. Bowman, President and Chief Executive Officer stated, "We are very pleased with the performance of the Bank during the third quarter. Not only did the Bank post a significant improvement in net earnings, but even more important, was that we had no delinquent loans at the quarter-end. At this time in the economic cycle, we are very fortunate to be experiencing such strong performance and earnings."

#### **Financial Condition**

Balance sheet changes during the nine months of 2010 include a sizeable increase in deposits and a slight decrease in loans. Total deposits increased by \$9.5 million, or 10.2%, to \$101.7 million at September 30, 2010. Much of the growth was in demand deposits which increased \$6.1 million, or 16.9%. Time deposits decreased \$1.7 million or 6.9% during the nine months of 2010, ending at \$22.6 million at September 30, 2010. Combined NOW and money market demand accounts increased to \$4.7 million at September 30, 2010, a 15.2% increase from \$31.1 million at December 31, 2009, while savings accounts increased 33.3% from \$1.0 million at December 31, 2009 to \$1.3 million at September 30, 2010.

Total assets increased from \$103.6 million at December 31, 2009 to \$112.7 million at September 30, 2010, an 8.8% increase. Gross Loans declined slightly from \$61.4 million to \$59.3 million, and investments increased from \$33.3 million to \$38.3 million.

The Company has experienced net loan losses thus far this year totaling \$495,125, has three loans on non-accrual, and very few delinquent loans in the three quarters of 2010. Although on non-accrual, three loans totaling \$1.5 million are current and paying as agreed.

### **Earnings**

The Company posted net interest income for the quarters ended September 30, 2010 and September 30, 2009 of \$1,005,347 and \$1,015,974, respectively. For the nine months ended September 30, the Company posted net interest income of \$2,935,421 and \$2,732,607 for 2010 and 2009, respectively. Significant contributors to the increase in net interest income for the nine months ended September 30, 2010 were the increased interest and fees on loans and interest from

investment securities. Loan interest decreased \$68,918, or 6.1%, to \$1,056,071 for the third quarter of 2010 compared with the third quarter of 2009. Year-to-date interest and fees income from loans increased \$182,513, or 6.1%, comparing 2010 with 2009. Interest expense on deposits decreased \$20,668, or 8.6%, comparing the quarters ended September 30, 2010 with 2009. On a year-to-date comparison, interest on deposits decreased \$3,798, or 0.5% in 2010 compared to the same period in 2009. Interest from investments and due from banks increased \$37,570, or 20.7% and \$16,355, or 2.7% for the quarter and nine months ended September 30, 2010 compared to the same periods in 2009. Average interest-earning assets were \$102.8 million with average interest-bearing liabilities of \$65.4 million, yielding a net interest margin of 4.82% for the nine months ended September 30, 2010; as compared to average interest-bearing assets of \$81.6 million with average interest-bearing liabilities of \$49.0 million, yielding a net interest margin of 3.48% for the nine months ended September 30, 2009.

Non-interest income totaled \$424,989 for the three months ended September 30, 2010, or a 54.4% increase from \$275,322 earned during the third quarter of 2009. Non-interest income increased 33.8% for the nine months ended September 30, 2009 to \$1,037,752, as compared to \$775,483 for the nine months ended September 30, 2009. Affecting the increase in non-interest income through September 30, 2010 were a proceeds from the sale of repossessed equipment of \$127,839 offset by the recognition of a net probable loss from the sales of Other Real Estate Owned for \$27,500. Service charges on deposit accounts increased by \$52,447 in the quarter-to-quarter and \$157,751 in the year-to-year comparisons of periods ended September 30, 2010 and 2009.

General and administrative expenses were \$1,105,290 and \$3,079,333 for the three and nine months ended September 30, 2010, respectively, as compared to \$861,595 and \$2,646,238 for the three and nine months ended September 30, 2009. The increases in General and administrative expenses occurred mainly in Salaries and employee benefits, which increased due to the opening of a new branch in April 2010.

Income tax expense was \$115,361 and \$114,325 for the three and nine months ended September 30, 2009, as compared to \$46,797 and \$142,269 for the same periods of 2008. The effective income tax rate for 2010 and 2009 is approximately 31.4% and 33.1%, respectively.

## **Forward-Looking Statements**

The statements contained in this press release that are not historical facts are forward-looking statements based on management's current expectations and beliefs concerning future developments and their potential effects on the Company. Readers are cautioned not to unduly rely on forward-looking statements. Actual results may differ from those projected. These forward-looking statements involve risks and uncertainties including but not limited to the health of the national and California economies, the Company's ability to attract and retain skilled employees, customers' service expectations, the Company's ability to successfully deploy new technology and gain efficiencies there from, changes in interest rates, loan portfolio performance, and other factors detailed in the Company's SEC filings.

Contact: Dann H. Bowman, President and CEO or Sandra F. Pender, Senior Vice President and CFO, Chino Commercial Bank, N.A., 14345 Pipeline Avenue, Chino, Ca. 91710, (909) 393-8880.

#### CHINO COMMERCIAL BANCORP

## CONSOLIDATED BALANCE SHEET

September 30, 2010 and December 31, 2009

	September 30, 2010	December 31, 2009	
	(unaudited)	(audited)	
ASSETS:			
Cash and due from banks	\$ 5,291,152	\$ 3,089,300	
Interest-bearing deposits in other banks	20,235,252	25,433,602	
Investment securities available for sale	4,923,101	5,567,855	
Investment securities held to maturity (fair value approximates			
\$14,403,000 at September 30, 2010 and \$2,332,000 at December 31, 2009)	13,111,506	2,291,962	
Total investments	38,269,859	33,293,419	
Loans			
Real estate	49,945,608	50,931,354	
Commercial	8,732,513	9,621,310	
Installment	618,877	855,564	
Gross loans	59,296,998	61,408,228	
Unearned fees and discounts	(20,819)	(17,887)	
Loans net of unearned fees and discount	59,276,179	61,390,341	
Allowance for loan losses	(1,312,397)	(1,277,526)	
Net loans	57,963,782	60,112,815	
Accrued interest receivable	355,727	326,206	
Restricted stock	643,350	677,650	
Fixed assets, net	5,870,079	3,100,183	
Other real estate owned	1,035,255	24,861	
Prepaid & other assets	3,276,705	2,956,242	
Total assets	\$ 112,705,909	\$ 103,580,676	
LIABILITIES:			
Deposits			
Non-interest bearing	\$ 41,939,034	\$ 35,872,495	
Interest Bearing			
NOW and money market	35,885,849	31,148,654	
Savings	1,336,972	1,003,290	
Time deposits less than \$100,000	6,626,503	6,722,558	
Time deposits of \$100,000 or greater	15,956,990	17,541,461	
Total deposits	101,745,348	92,288,458	
Accrued interest payable	106,557	125,823	
Borrowings from Federal Home Loan Bank (FHLB)	0	994,000	
Accrued expenses & other payables	752,597	612,667	
Subordinated notes payable to subsidiary trust	3,093,000	3,093,000	
Total liabilities	105,697,502	97,113,948	
STOCKHOLDERS' EQUITY			
Common stock, authorized 10,000,000 shares with no par value, issued			
and outstanding 749,890 shares and 699,061 shares at September 30,	2 771 222	2 400 664	
2010 and December 31, 2009, respectively.	2,771,322	2,498,664	
Retained earnings Accumulated other comprehensive income	4,134,427 102,658	3,884,907 83,157	
•	<del></del>		
Total stockholders' equity	7,008,407	6,466,728	
Total liabilities & stockholders' equity	\$ 112,705,909	\$ 103,580,676	

## CHINO COMMERCIAL BANCORP

## CONSOLIDATED STATEMENTS OF INCOME

(unaudited)

Respect to the part of the par		For the three i	months ended	For the nine months ended			
Inverset income   Inverset   Inv		September 30		September 30			
Investment securities and due from banks   S 218,940   S 181,370   S 619,330   S 602,975     Interest on Federal funds sold   1,056,071   1,124,989   3,171,514   2,980,007     Total interest income   1,275,011   1,306,405   3,790,844   3,592,078     Interest expense   218,701   239,369   701,966   705,764     Interest on Federal funds purchased   0 0 9 9 5.51   704     Interest on FilLB borrowings   0 9 9 5.51   704     Other borrowings   20,064   20,041   885,423   89,947     Total interest expense   2269,664   20,431   885,423   89,947     Net interest income   1,005,347   1,015,974   2,935,421   2,732,607     Provision for loan losses   289,703   728,150   2,405,425   2,300,002     Net interest income   104,344   6,889   119,218   13,948     Dividend income from restricted stock   2,961   3,791   4,418   6,606     Income from bank-owned life insurance   17,468   16,923   1,037,752   775,843     General and administrative expenses   343,014   450,624   1,637,951   1,383,007     Regulatory Assessments   124,668   86,239   316,138   242,525     Data and item processing   91,933   77,144   263,233   218,000     Regulatory Assessments   154,891   15,777   45,228   45,000     Regulatory Assessments   16,447   15,777   45,228   43,000     Regulatory Assessments   16,447		2010	2009	2010	2009		
Interest on Federal funds sold         0         46         0         10           Interest and fee income on loans         1,056,071         1,124,898         3,171,514         2,989,001           Total interest income         1,275,011         3,06,055         3,790,844         3,592,078           Interest cyense         218,701         239,369         701,966         705,764           Interest on Federal funds purchased         0         0         0         18         11,05           Interest on Fill B borrowings         30,063         30,063         152,888         152,888           Total interest expense         269,664         290,431         855,423         859,478           Net interest income         1,005,347         1,015,974         2,935,421         2,732,607           Provision for Ioan losses         15,644         287,824         529,996         431,705           Provision for Ioan losses         989,703         728,150         2,405,425         2,300,000           Non-interest income         10,434         2,405         2,300,000         1,418         6,606           Solvice charges on deposit accounts         300,166         247,719         862,307         70,455         1,309         1,418         6,606         1							
Interest and fee income on loans         1,056,071         1,124,984         3,715,14         2,989,007           Total interest income         1,275,011         1,306,405         3,700,844         3,592,078           Interest expense         2         239,369         701,966         705,764           Interest on Federal funds purchased         0         9         18         115           Interest on FHLB bornowings         50,963         5,0963         152,888         152,888           Other bornowings         269,664         290,431         855,423         859,471           Net interest income         1,005,347         1,015,974         2,935,421         2,732,607           Provision for loan losses         989,703         78,150         2,405,425         2,300,907           Net interest income after         898,703         78,150         2,405,425         2,300,907           Non-interest income after         989,703         78,150         2,405,425         2,300,907           Not interest income after         989,703         78,150         2,405,425         2,300,907           Not interest income after         104,344         6,889         119,218         13,943           Obit interest income atter sequence income         104,349	Investment securities and due from banks		\$ 181,370		\$ 602,975		
Total interest income	Interest on Federal funds sold	0	46	0	102		
Deposits	Interest and fee income on loans	1,056,071	1,124,989	3,171,514	2,989,001		
Deposits         218,701         239,369         701,966         705,764           Interest on Fella borrowings         0         9         551         704           Other borrowings         50,963         50,963         152,888         152,888           Total interest expense         269,664         290,431         855,423         859,471           Net interest income         1,005,347         1,015,974         2,935,421         2,732,607           Provision for loan losses         15,644         287,824         259,966         431,705           Net interest income after         7         28,752,100         2,935,421         2,732,607           Non-interest income         898,703         728,150         2,405,425         2,300,902           Non-interest income         300,166         247,719         862,307         704,556           Other miscellaneous income         104,394         6,889         119,218         13,943           Dividend income from restricted stock         2,961         3,791         4,418         6,606           Income from bank-owned life insurance         424,989         275,322         1,037,752         775,483           Salaries and employee benefits         54,501         450,624         1,637,951	Total interest income	1,275,011	1,306,405	3,790,844	3,592,078		
Interest on Federal funds purchased         0         0         18         115           Interest on FHLB borrowings         0         99         551         704           Other borrowings         50,963         50,963         152,888         152,888           Total interest supense         269,664         290,431         855,423         859,471           Net interest income         1,05,347         1,015,974         2,935,421         2,732,607           Provision for loan losses         15,644         287,824         529,966         431,705           Net interest income after provision for loan losses         989,703         728,150         2,405,425         2,300,902           Non-interest income         104,394         6,889         119,218         13,943           Other miscellaneous income         17,468         16,93         51,809         50,378           Obividend income from restricted stock         2,961         3,791         4,418         6,600           Income from bank-owned life insurance         17,468         16,93         51,809         50,378           Total non-interest income         424,989         275,322         1,037,752         775,483           General and administrative expenses         54,350         450,624	Interest expense						
Interest on FHLB borrowings         0         99         551         704           Other borrowings         50,963         50,963         152,888         152,888           Total interest expense         269,664         290,431         855,421         859,471           Net interest income         1,005,347         1,015,94         2,935,421         2,732,007           Provision for loan losses         15,644         287,824         2,935,421         2,732,007           Net interest income after         989,703         728,150         2,405,425         2,300,002           Non-interest income         300,166         247,719         862,307         704,556           Other miscellaneous income         104,394         6,889         119,218         13,943           Other miscellaneous income         104,394         6,889         119,218         13,943           Divided income from restricted stock         2,961         3,791         4,418         6,606           Income from restricted stock         2,961         3,791         4,418         6,606           Income from restricted stock         2,961         3,791         4,18         6,606           Income back sweed life insurance         3,245,245         1,637,951         1,383,099	Deposits	218,701	239,369	701,966	705,764		
Other borrowings         50,963         50,963         152,888         152,888           Total interest expense         269,664         290,431         855,423         859,471           Net interest income         1005,347         10,15,974         29,354,21         27,32,607           Provision for loan losses         15,644         287,824         529,996         431,705           Net interest income after provision for loan losses         989,703         728,150         2,405,425         2,300,902           Non-interest income         300,166         247,719         862,307         704,556           Other miscellaneous income         104,394         6,889         119,218         13,948           Dividend income from restricted stock         2,961         3,791         4,418         6,606           Income from bank-owned life insurance         17,468         16,923         51,809         50,378           Total non-interest income         424,989         275,322         10,37752         775,483           General and administrative expenses         86,299         316,138         242,522           Salaries and employee benefits         543,501         450,624         1,637,951         1,383,099           Occupancy and equipment         124,668 <td< td=""><td>Interest on Federal funds purchased</td><td>0</td><td>0</td><td>18</td><td>115</td></td<>	Interest on Federal funds purchased	0	0	18	115		
Total interest expense         269,664         290,431         855,423         859,471           Net interest income         1,005,347         1,015,974         2,935,421         2,732,607           Provision for loses         15,644         287,824         529,996         431,705           Net interest income after         989,703         728,150         2,405,425         2,300,902           Powision for loses         989,703         728,150         2,405,425         2,300,902           Non-interest income         104,394         6,889         119,218         31,3943           Other miscellaneous income         117,468         16,923         51,809         50,378           Dividend income from testricted stock         2,961         3,791         4,418         6,606           Income from bank-owned life insurance         17,468         16,923         51,809         50,378           Total non-interest income         424,989         275,322         10,377,52         775,483           Outual and administrative expenses         543,501         450,624         1,637,951         1,883,099           Outual complexe benefits         543,501         450,624         1,637,951         1,883,099           Outual complexe benefits         543,501 <td< td=""><td>Interest on FHLB borrowings</td><td>0</td><td>99</td><td>551</td><td>704</td></td<>	Interest on FHLB borrowings	0	99	551	704		
Net interest income         1,005,347         1,015,974         2,935,421         2,732,607           Provision for loan losses         15,644         287,824         529,996         431,705           Net interest income after provision for loan losses         989,703         728,150         2,405,425         2,300,902           Non-interest income         300,166         247,719         862,307         704,556           Other miscellaneous income         104,394         6,889         119,218         13,943           Other miscellaneous income         17,468         16,923         51,809         50,378           Income from bank-owned life insurance         17,468         16,923         51,809         50,378           Total non-interest income         424,989         275,322         1,037,522         775,483           General and administrative expenses         424,989         275,322         1,037,951         1,383,099           Occupancy and equipment         124,668         86,239         316,138         242,522           Data and item processing         91,393         77,134         263,233         218,900           Advertising and marketing         16,347         15,777         45,228         49,569           Legal and professional fees	Other borrowings	50,963	50,963	152,888	152,888		
Provision for loan losses         15.644         287.824         529.996         431.705           Net interest income after provision for loan losses         989.703         728.150         2.405.425         2.300,902           Non-interest income         300,166         247.719         862,307         704,556           Other miscellaneous income         104,394         6.889         119,218         13,948           Dividend income from restricted stock         2.961         3.791         4.418         6.606           Income from bank-owned life insurance         17.468         16.923         51,809         50,378           Total non-interest income         424,989         275,322         1,037,752         775,483           General and administrative expenses         342,522         1,037,752         775,483           Occupancy and equipiment         124,668         86,239         316,138         242,522           Data and item processing         91,393         77,134         263,233         218,900           Advertising and marketing         16,347         15,777         45,228         49,569           Legal and professional fees         107,375         47,714         191,818         137,900           Regulatory Assessments         50,498         4	Total interest expense	269,664	290,431	855,423	859,471		
Net interest income after provision for loan losses         989,703         728,150         2,405,425         2,300,902           Non-interest income         862,307         704,556         704,528         704,549         704,548         704,548	Net interest income	1,005,347	1,015,974	2,935,421	2,732,607		
provision for loan loses         989,703         728,150         2,405,425         2,300,902           Non-interest income         300,166         247,719         862,307         704,556           Other miscellaneous income         104,394         6,889         119,218         13,943           Dividend income from restricted stock         2,961         3,791         4,418         6,606           Income from bank-owned life insurance         17,468         16,923         51,809         50,378           Total non-interest income         424,989         275,322         1,037,752         775,483           General and administrative expenses         8         86,239         316,138         242,522           Data and item processing         91,393         77,134         263,233         218,900           Advertising and marketing         16,347         15,777         45,228         49,569           Legal and professional fees         107,375         47,714         191,818         137,900           Regulatory Assessments         56,489         48,947         162,239         167,670           Insurance         9,958         8,096         27,950         23,540           Other expenses         13,901         18,903         50,959	Provision for loan losses	15,644	287,824	529,996	431,705		
Non-interest income         Service charges on deposit accounts         300,166         247,719         862,307         704,556           Other miscellaneous income         104,394         6,889         119,218         13,943           Dividend income from restricted stock         2,961         3,791         4,418         6,606           Income from bank-owned life insurance         17,468         16,923         51,809         50,378           Total non-interest income         424,989         275,322         1,037,552         775,483           General and administrative expenses         543,501         450,624         1,637,951         1,383,099           Occupancy and equipment         124,668         86,239         316,138         242,522           Data and item processing         91,393         77,134         263,233         218,900           Advertising and marketing         16,347         15,777         45,228         49,569           Legal and professional fees         107,375         47,714         191,818         137,900           Regulatory Assessments         56,489         48,947         162,239         167,670           Insurance         9,958         8,096         27,950         23,540           Other expenses         139,018 <td>Net interest income after</td> <td></td> <td></td> <td></td> <td></td>	Net interest income after						
Service charges on deposit accounts         300,166         247,719         862,307         704,556           Other miscellaneous income         104,394         6,889         119,218         13,943           Dividend income from restricted stock         2,961         3,791         4,418         6,606           Income from bank-owned life insurance         17,468         16,923         51,809         50,378           Total non-interest income         424,989         275,322         1,037,752         775,483           General and administrative expenses         8         450,624         1,637,951         1,383,099           Occupancy and equipment         124,668         86,239         316,138         242,522           Data and item processing         91,393         77,134         263,233         218,900           Advertising and marketing         16,347         15,777         45,228         49,569           Legal and professional fees         107,375         47,714         191,818         137,900           Regulatory Assessments         56,489         48,947         162,239         167,670           Insurance         9,958         8,096         27,950         23,540           Other expenses         16,541         18,963         50,95	provision for loan losses	989,703	728,150	2,405,425	2,300,902		
Other miscellaneous income         104,394         6,889         119,218         13,943           Dividend income from restricted stock         2,961         3,791         4,418         6,606           Income from bank-owned life insurance         17,468         16,923         51,809         50,378           Total non-interest income         424,989         275,322         1,037,752         775,483           General and administrative expenses         8         275,322         1,637,951         1,383,099           Occupancy and equipment         124,668         86,239         316,138         242,522           Data and item processing         91,393         77,134         263,233         218,900           Advertising and marketing         16,347         15,777         45,228         49,569           Legal and professional fees         107,375         47,714         191,818         137,900           Regulatory Assessments         56,489         48,947         162,239         167,670           Insurance         9,958         8,096         27,950         23,540           Other expenses         13,9018         108,101         383,817         368,417           Total general & administrative expenses         1,105,290         861,595         <	Non-interest income						
Dividend income from restricted stock         2,961         3,791         4,418         6,606           Income from bank-owned life insurance         17,468         16,923         51,809         50,378           Total non-interest income         424,989         275,322         1,037,752         775,483           General and administrative expenses         86,209         1,637,951         1,383,099           Occupancy and equipment         124,668         86,239         316,138         242,522           Data and item processing         91,393         77,134         263,233         218,900           Advertising and marketing         16,347         15,777         45,228         49,569           Legal and professional fees         107,375         47,714         191,818         137,900           Regulatory Assessments         56,489         48,947         162,239         167,670           Insurance         9,958         8,096         27,950         23,540           Directors' fees and expenses         16,541         18,963         50,959         36,621           Other expenses         139,018         108,101         383,817         368,417           Total general & administrative expenses         1,105,290         861,595         3,079,333	Service charges on deposit accounts	300,166	247,719	862,307	704,556		
Income from bank-owned life insurance         17,468         16,923         51,809         50,378           Total non-interest income         424,989         275,322         1,037,752         775,483           General and administrative expenses         86,239         1,637,951         1,383,099           Occupancy and equipment         124,668         86,239         316,138         242,522           Data and item processing         91,393         77,134         263,233         218,900           Advertising and marketing         16,347         15,777         45,228         49,569           Legal and professional fees         107,375         47,714         191,818         137,900           Regulatory Assessments         56,489         48,947         162,239         167,670           Insurance         9,958         8,096         27,950         23,540           Directors' fees and expenses         16,541         18,963         50,959         54,621           Other expenses         139,018         108,101         383,817         368,417           Total general & administrative expenses         1,105,290         861,595         3,079,333         2,646,238           Income tax expense (benefit)         309,402         141,877         363,844	Other miscellaneous income	104,394	6,889	119,218	13,943		
Total non-interest income         424,989         275,322         1,037,752         775,483           General and administrative expenses         Salaries and employee benefits         543,501         450,624         1,637,951         1,383,099           Occupancy and equipment         124,668         86,239         316,138         242,522           Data and item processing         91,393         77,134         263,233         218,900           Advertising and marketing         16,347         15,777         45,228         49,569           Legal and professional fees         107,375         47,714         191,818         137,900           Regulatory Assessments         56,489         48,947         162,239         167,670           Insurance         9,958         8,096         27,950         23,540           Other expenses         16,541         18,963         50,959         54,621           Other expenses         139,018         108,101         383,817         368,417           Total general & administrative expenses         1,105,290         861,595         3,079,333         2,646,238           Income before income tax expense (benefit)         309,402         141,877         363,844         430,147           Income tax expense (benefit)	Dividend income from restricted stock	2,961	3,791	4,418	6,606		
General and administrative expenses         Salaries and employee benefits         543,501         450,624         1,637,951         1,383,099           Occupancy and equipment         124,668         86,239         316,138         242,522           Data and item processing         91,393         77,134         263,233         218,900           Advertising and marketing         16,347         15,777         45,228         49,569           Legal and professional fees         107,375         47,714         191,818         137,900           Regulatory Assessments         56,489         48,947         162,239         167,670           Insurance         9,958         8,096         27,950         23,540           Directors' fees and expenses         16,541         18,963         50,959         54,621           Other expenses         139,018         108,101         383,817         368,417           Total general & administrative expenses         1,105,290         861,595         3,079,333         2,646,238           Income before income tax expense (benefit)         309,402         141,877         363,844         430,147           Income tax expense (benefit)         115,361         46,797         114,325         142,269           Net income <t< td=""><td>Income from bank-owned life insurance</td><td>17,468</td><td>16,923</td><td>51,809</td><td>50,378</td></t<>	Income from bank-owned life insurance	17,468	16,923	51,809	50,378		
Salaries and employee benefits         543,501         450,624         1,637,951         1,383,099           Occupancy and equipment         124,668         86,239         316,138         242,522           Data and item processing         91,393         77,134         263,233         218,900           Advertising and marketing         16,347         15,777         45,228         49,569           Legal and professional fees         107,375         47,714         191,818         137,900           Regulatory Assessments         56,489         48,947         162,239         167,670           Insurance         9,958         8,096         27,950         23,540           Directors' fees and expenses         16,541         18,963         50,959         54,621           Other expenses         139,018         108,101         383,817         368,417           Total general & administrative expenses         1,105,290         861,595         3,079,333         2,646,238           Income before income tax expense (benefit)         309,402         141,877         363,844         430,147           Income tax expense (benefit)         115,361         46,797         114,325         142,269           Net income         \$ 194,041         \$ 95,080 <t< td=""><td>Total non-interest income</td><td>424,989</td><td>275,322</td><td>1,037,752</td><td>775,483</td></t<>	Total non-interest income	424,989	275,322	1,037,752	775,483		
Occupancy and equipment         124,668         86,239         316,138         242,522           Data and item processing         91,393         77,134         263,233         218,900           Advertising and marketing         16,347         15,777         45,228         49,569           Legal and professional fees         107,375         47,714         191,818         137,900           Regulatory Assessments         56,489         48,947         162,239         167,670           Insurance         9,958         8,096         27,950         23,540           Directors' fees and expenses         16,541         18,963         50,959         54,621           Other expenses         139,018         108,101         383,817         368,417           Total general & administrative expenses         1,105,290         861,595         3,079,333         2,646,238           Income before income tax expense (benefit)         309,402         141,877         363,844         430,147           Income tax expense (benefit)         115,361         46,797         114,325         142,269           Net income         \$ 194,041         \$ 95,080         \$ 249,519         \$ 287,878           Basic earnings per share         \$ 0.26         \$ 0.14         \$ 0.35	General and administrative expenses						
Data and item processing         91,393         77,134         263,233         218,900           Advertising and marketing         16,347         15,777         45,228         49,569           Legal and professional fees         107,375         47,714         191,818         137,900           Regulatory Assessments         56,489         48,947         162,239         167,670           Insurance         9,958         8,096         27,950         23,540           Directors' fees and expenses         16,541         18,963         50,959         54,621           Other expenses         139,018         108,101         383,817         368,417           Total general & administrative expenses         1,105,290         861,595         3,079,333         2,646,238           Income before income tax expense (benefit)         309,402         141,877         363,844         430,147           Income tax expense (benefit)         115,361         46,797         114,325         142,269           Net income         \$ 194,041         \$ 95,080         \$ 249,519         \$ 287,878           Basic earnings per share         \$ 0.26         \$ 0.14         \$ 0.35         \$ 0.41	Salaries and employee benefits	543,501	450,624	1,637,951	1,383,099		
Advertising and marketing         16,347         15,777         45,228         49,569           Legal and professional fees         107,375         47,714         191,818         137,900           Regulatory Assessments         56,489         48,947         162,239         167,670           Insurance         9,958         8,096         27,950         23,540           Directors' fees and expenses         16,541         18,963         50,959         54,621           Other expenses         139,018         108,101         383,817         368,417           Total general & administrative expenses         1,105,290         861,595         3,079,333         2,646,238           Income before income tax expense (benefit)         309,402         141,877         363,844         430,147           Income tax expense (benefit)         115,361         46,797         114,325         142,269           Net income         \$ 194,041         \$ 95,080         \$ 249,519         \$ 287,878           Basic earnings per share         \$ 0.26         \$ 0.14         \$ 0.35         \$ 0.41	Occupancy and equipment	124,668	86,239	316,138	242,522		
Legal and professional fees         107,375         47,714         191,818         137,900           Regulatory Assessments         56,489         48,947         162,239         167,670           Insurance         9,958         8,096         27,950         23,540           Directors' fees and expenses         16,541         18,963         50,959         54,621           Other expenses         139,018         108,101         383,817         368,417           Total general & administrative expenses         1,105,290         861,595         3,079,333         2,646,238           Income before income tax expense (benefit)         309,402         141,877         363,844         430,147           Income tax expense (benefit)         115,361         46,797         114,325         142,269           Net income         \$ 194,041         \$ 95,080         \$ 249,519         \$ 287,878           Basic earnings per share         \$ 0.26         \$ 0.14         \$ 0.35         \$ 0.41	Data and item processing	91,393	77,134	263,233	218,900		
Regulatory Assessments         56,489         48,947         162,239         167,670           Insurance         9,958         8,096         27,950         23,540           Directors' fees and expenses         16,541         18,963         50,959         54,621           Other expenses         139,018         108,101         383,817         368,417           Total general & administrative expenses         1,105,290         861,595         3,079,333         2,646,238           Income before income tax expense (benefit)         309,402         141,877         363,844         430,147           Income tax expense (benefit)         115,361         46,797         114,325         142,269           Net income         \$ 194,041         \$ 95,080         \$ 249,519         \$ 287,878           Basic earnings per share         \$ 0.26         \$ 0.14         \$ 0.35         \$ 0.41	Advertising and marketing	16,347	15,777	45,228	49,569		
Insurance         9,958         8,096         27,950         23,540           Directors' fees and expenses         16,541         18,963         50,959         54,621           Other expenses         139,018         108,101         383,817         368,417           Total general & administrative expenses         1,105,290         861,595         3,079,333         2,646,238           Income before income tax expense (benefit)         309,402         141,877         363,844         430,147           Income tax expense (benefit)         115,361         46,797         114,325         142,269           Net income         \$ 194,041         \$ 95,080         \$ 249,519         \$ 287,878           Basic earnings per share         \$ 0.26         \$ 0.14         \$ 0.35         \$ 0.41	Legal and professional fees	107,375	47,714	191,818	137,900		
Directors' fees and expenses         16,541         18,963         50,959         54,621           Other expenses         139,018         108,101         383,817         368,417           Total general & administrative expenses         1,105,290         861,595         3,079,333         2,646,238           Income before income tax expense (benefit)         309,402         141,877         363,844         430,147           Income tax expense (benefit)         115,361         46,797         114,325         142,269           Net income         \$ 194,041         \$ 95,080         \$ 249,519         \$ 287,878           Basic earnings per share         \$ 0.26         \$ 0.14         \$ 0.35         \$ 0.41	Regulatory Assessments	56,489	48,947	162,239	167,670		
Other expenses         139,018         108,101         383,817         368,417           Total general & administrative expenses         1,105,290         861,595         3,079,333         2,646,238           Income before income tax expense (benefit)         309,402         141,877         363,844         430,147           Income tax expense (benefit)         115,361         46,797         114,325         142,269           Net income         \$ 194,041         \$ 95,080         \$ 249,519         \$ 287,878           Basic earnings per share         \$ 0.26         \$ 0.14         \$ 0.35         \$ 0.41	Insurance	9,958	8,096	27,950	23,540		
Total general & administrative expenses         1,105,290         861,595         3,079,333         2,646,238           Income before income tax expense (benefit)         309,402         141,877         363,844         430,147           Income tax expense (benefit)         115,361         46,797         114,325         142,269           Net income         \$ 194,041         \$ 95,080         \$ 249,519         \$ 287,878           Basic earnings per share         \$ 0.26         \$ 0.14         \$ 0.35         \$ 0.41	Directors' fees and expenses	16,541	18,963	50,959	54,621		
Income before income tax expense (benefit)         309,402         141,877         363,844         430,147           Income tax expense (benefit)         115,361         46,797         114,325         142,269           Net income         \$ 194,041         \$ 95,080         \$ 249,519         \$ 287,878           Basic earnings per share         \$ 0.26         \$ 0.14         \$ 0.35         \$ 0.41	Other expenses	139,018	108,101	383,817	368,417		
Income tax expense (benefit)         115,361         46,797         114,325         142,269           Net income         \$ 194,041         \$ 95,080         \$ 249,519         \$ 287,878           Basic earnings per share         \$ 0.26         \$ 0.14         \$ 0.35         \$ 0.41	Total general & administrative expenses	1,105,290	861,595	3,079,333	2,646,238		
Net income         \$ 194,041         \$ 95,080         \$ 249,519         \$ 287,878           Basic earnings per share         \$ 0.26         \$ 0.14         \$ 0.35         \$ 0.41	Income before income tax expense (benefit)	309,402	141,877	363,844	430,147		
Net income         \$ 194,041         \$ 95,080         \$ 249,519         \$ 287,878           Basic earnings per share         \$ 0.26         \$ 0.14         \$ 0.35         \$ 0.41	Income tax expense (benefit)	115,361	46,797	114,325	142,269		
	Net income	<u> </u>					
Diluted earnings per share \$ 0.26 \$ 0.13 \$ 0.35 \$ 0.39	Basic earnings per share	\$ 0.26	\$ 0.14	\$ 0.35	\$ 0.41		
	Diluted earnings per share	\$ 0.26	\$ 0.13	\$ 0.35	\$ 0.39		

## CHINO COMMERCIAL BANCORP

	For the three months ended September 30		For the nine months ended						
				Septem		tember 30	ıber 30		
		2010		2009		2010		2010	
KEY FINANCIAL RATIOS									
(unaudited)									
Return on average equity		11.36%		6.16%		7.58%		6.20%	
Return on average assets		0.67%		0.39%		0.29%		0.42%	
Net interest margin		3.92%		4.57%		3.82%		4.48%	
efficiency ratio		77.27%		66.72%	77.50%			75.43%	
Net chargeoffs to average loans		0.03%		0.01%		0.81%		0.01%	
AVERAGE BALANCES									
(thousands, unaudited)									
Average assets	\$	115,921	\$	98,459	\$	116,695	\$	91,347	
Average interest-earning assets	\$	101,743	\$	88,173	\$	102,786	\$	81,605	
Average gross loans	\$	60,019	\$	61,834	\$	60,838	\$	54,670	
Average deposits	\$	105,039	\$	87,848	\$	102,459	\$	80,536	
Average equity	\$	6,831	\$	6,232	\$	6,582	\$	6,193	
CREDIT QUALITY				End of period					
(unaudited				September 30, 2010 De		December	ecember 31, 2009		
Non-performing loans			\$	1,524,8	78	\$ 1,493,919		93,919	
Non-performing loans to total loans				2	2.57%		2.43%		
Non-performing loans to total assets				1.35%			1.44%		
Allowance for loan losses to loans				2.21% 2.08			2.08%		
OTHER PERIOD-END STATISTICS									
(unaudited				September 30,	2010	<u> </u>	December	31, 2009	
Shareholders equity to total assets				6	5.22%			6.24%	
Loans to deposits				58	3.28%			66.54%	

41.22%

38.87%

Non-interest bearing deposits to total deposits