

CHINO COMMERCIAL BANCORP REPORTS YEAR END RESULTS.

Chino, California... The Board of Directors of Chino Commercial Bancorp, the parent company of Chino Commercial Bank NA, announced the results of operations for the Bank and the consolidated holding company for the three and twelve months ended December 31, 2009. For the full year ended December 31, 2009 the company posted a consolidated net income of \$350,671, an increase of 13.5% from net income of \$308,948 for 2008. Net income for the quarter ended December 31, 2009 increased 36.7% to \$62,793 from \$45,936 for quarter ended December 31, 2008. Net income per basic share for the year ended December 31, 2009 was \$0.50, a 13.6% increase over \$0.44 per share for the year ended December 31, 2008. Net income per fully diluted share for fiscal year 2009 was \$0.48 a 17.1% increase over \$0.41 per diluted share for fiscal year 2008. Net income for the fourth quarter ended December 31, 2009 was \$62,793 a 36.7% increase over \$45,936 for the fourth quarter of 2008. Similarly, earnings per diluted share for the fourth quarter ended December 31, 2009 was \$0.08, as compared to \$0.06 per diluted share for the fourth quarter of 2008.

Dann H. Bowman, President and Chief Executive Officer stated, "We are very pleased with the improved earnings during 2009, in addition to the significant increase in the Bank's earning assets. Looking forward, we are optimistic about 2010 and beyond. The financial condition of the Bank is strong, the loan quality is good, and we see many opportunities for growth and expansion over the next several years."

Financial Condition

Total deposits increased by 30.0% to \$92.3 million at December 31, 2009 a substantial increase from \$71.0 million at December 31, 2008. Core deposits increased 13.4%, from \$65.9 million at December 31, 2008 to \$74.7 million at December 31, 2009. The Bank's core deposits to total deposits remains at a very favorable 81.0%.

At December 31, 2009, total assets were \$103.6 million, an increase of \$20.2 million or 24.2% from December 31, 2008.

Gross loans increased to \$61.4 million at December 31, 2009 from \$49.8 million at December 31, 2008, or an increase of 23.4%, while total investments increased to \$33.3 million from \$24.5 million at December 31, 2008, a 36.1% increase.

Earnings

The Company posted net interest income of \$3,725,014 for the year ended December 31, 2009 as compared to \$3,425,701 for the year ended December 31, 2008. Average interest-earning assets were \$84.5 million with average interest-bearing liabilities of \$51.4 million yielding a net interest margin of 4.41% for the year ended December 31, 2009 as compared to average interest-bearing assets of \$68.4 million with average interest-bearing liabilities of \$34.1 million yielding a net interest margin of 5.02% for the year ended December 31, 2008. The 39 basis points decrease in the net interest margin was primarily the effect of downward re-pricing of the benchmark for Federal funds rate and related Prime rate.

The Bank posted net interest income of \$992,405 for the three months ended December 31, 2009 as compared to \$799,650 for the three months ended December 31, 2008. Average interest-earning assets were \$93.1 million with average interest-bearing liabilities of \$58.6 million yielding a net interest margin of 4.23% for the fourth quarter of 2009 as compared to average interest-bearing assets of \$71.6 million with average interest-bearing liabilities of \$39.2 million yielding a net interest margin of 4.45% for the three months ended December 31, 2008.

Non-interest income totaled \$1,077,558, or a decrease of 1.4% from \$1,092,529 earned during the year ended December 31, 2008. While service charges on deposit accounts increased \$34,945, or 3.7% to \$985,202 due to higher volume of returned items activity, dividend income from restricted stock decreased \$33,951, or 78.3% to \$9,430 and other miscellaneous income decreased \$20,437, or 56.8% to 15,537 for year ended December 31, 2009..

Non-interest income for the quarter ended December 31, 2009 totaled \$302,075 or a 10.5% increase from the fourth quarter of 2008. Service charges on deposit accounts similarly increased 16.2% to \$280,645 due to increase of overdraft and return item charges.

General and administrative expenses were \$860,294 for the three months ended December 31, 2009 or a decrease of 2.2% as compared to \$879,843 for the three months ended December 31, 2008. General and administrative expenses were \$3,506,534 for the year ended December 31, 2009 as compared to \$3,573,902 for the year ended December 31, 2008. The largest component of general and administrative expenses was salary and benefits expense which totaled \$516,093 for the three months ended December 31, 2009 as compared to \$479,931 for the three months ended December 31, 2008. Salary and benefits expense were \$1,899,192 for the year ended December 31, 2009 as compared to \$1,924,635 for the year ended December 31, 2008. The decrease in Salaries and benefits expenses for the year was reflective of a decrease in staff due to attrition.

The consolidated Company's income tax expense was \$24,040 for the three months ended December 31, 2009 as compared to \$37,149 for the three months ended December 31, 2008. Income tax expenses were \$166,319 for the year ended December 31, 2009 as compared to \$163,842 for the year ended December 31, 2008. The effective income tax rate for 2009 and 2008 was approximately 32% and 35%, 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.

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CHINO COMMERCIAL BANCORP
CONSOLIDATED BALANCE SHEET
December 31, 2009 and December 31, 2008

| | <u>December 31, 2009</u> | <u>December 31, 2008</u> |
|--|--------------------------|--------------------------|
| | (unaudited) | (audited) |
| ASSETS: | | |
| Cash and due from banks | \$ 3,089,300 | \$ 3,877,897 |
| Interest-bearing deposits in other banks | 25,433,602 | 12,498,000 |
| Investment securities available for sale | 5,567,855 | 8,791,651 |
| Investment securities held to maturity (fair value approximates \$2,332,000 at December 31, 2009 and \$3,186,000 at December 31, 2008) | 2,291,962 | 3,167,401 |
| Total investments | <u>33,293,419</u> | <u>24,457,052</u> |
| Loans | | |
| Construction | 0 | 820,888 |
| Real estate | 50,931,354 | 37,794,240 |
| Commercial | 9,621,310 | 10,607,103 |
| Installment | 855,564 | 543,937 |
| Gross loans | <u>61,408,228</u> | <u>49,766,168</u> |
| Unearned fees and discounts | (17,887) | (77,542) |
| Loans net of unearned fees and discount | <u>61,390,341</u> | <u>49,688,626</u> |
| Allowance for loan losses | (1,277,526) | (702,409) |
| Net loans | <u>60,112,815</u> | <u>48,986,217</u> |
| Accrued interest receivable | 326,206 | 313,428 |
| Restricted stock | 677,650 | 677,650 |
| Fixed assets, net | 3,100,183 | 1,980,476 |
| Other real estate | 24,861 | 653,131 |
| Prepaid & other assets | 2,956,242 | 2,447,295 |
| Total assets | <u>\$ 103,580,676</u> | <u>\$ 83,393,146</u> |
| LIABILITIES: | | |
| Deposits | | |
| Non-interest bearing | \$ 35,872,495 | \$ 32,600,750 |
| Interest Bearing | | |
| NOW and money market | 31,148,654 | 28,434,407 |
| Savings | 1,003,290 | 1,064,668 |
| Time deposits less than \$100,000 | 6,722,558 | 3,842,310 |
| Time deposits of \$100,000 or greater | 17,541,461 | 5,055,617 |
| Total deposits | <u>92,288,458</u> | <u>70,997,752</u> |
| Accrued interest payable | 125,823 | 56,061 |
| Borrowings from Federal Home Loan Bank (FHLB) | 994,000 | 2,400,000 |
| Accrued expenses & other payables | 612,667 | 665,580 |
| Subordinated debentures | 3,093,000 | 3,093,000 |
| Total liabilities | <u>97,113,948</u> | <u>77,212,393</u> |
| STOCKHOLDERS' EQUITY | | |
| Common stock, authorized 10,000,000 shares with no par value, issued and outstanding 699,061 shares and 708,420 shares at December 31, 2009 and December 31, 2008, respectively. | 2,498,664 | 2,617,542 |
| Retained earnings | 3,884,907 | 3,534,236 |
| Accumulated other comprehensive income | 83,157 | 28,975 |
| Total stockholders' equity | <u>6,466,728</u> | <u>6,180,753</u> |
| Total liabilities & stockholders' equity | <u>\$ 103,580,676</u> | <u>\$ 83,393,146</u> |

CHINO COMMERCIAL BANCORP
CONSOLIDATED STATEMENTS OF INCOME
(unaudited)

| | For the three months ended | | For the nine months ended | |
|---|----------------------------|------------------|---------------------------|-------------------|
| | December 31, | | December 31, | |
| | 2009 | 2008 | 2009 | 2008 |
| Interest income | | | | |
| Investment securities and due from banks | \$ 180,119 | \$ 148,104 | \$ 783,094 | \$ 489,168 |
| Interest on Federal funds sold | 0 | 15,868 | 102 | 82,700 |
| Interest and fee income on loans | 1,104,535 | 907,322 | 4,093,537 | 3,827,135 |
| Total interest income | <u>1,284,654</u> | <u>1,071,294</u> | <u>4,876,733</u> | <u>4,399,003</u> |
| Interest expense | | | | |
| Deposits | 241,253 | 220,527 | 947,017 | 768,324 |
| Interest on Federal funds purchased | 0 | 89 | 115 | 1,063 |
| Interest on FHLB borrowings | 33 | 65 | 737 | 65 |
| Other borrowings | 50,963 | 50,963 | 203,850 | 203,850 |
| Total interest expense | <u>292,249</u> | <u>271,644</u> | <u>1,151,719</u> | <u>973,302</u> |
| Net interest income | <u>992,405</u> | <u>799,650</u> | <u>3,725,014</u> | <u>3,425,701</u> |
| Provision for loan losses | <u>347,343</u> | <u>109,998</u> | <u>779,048</u> | <u>471,538</u> |
| Net interest income after provision for loan losses | <u>645,062</u> | <u>689,652</u> | <u>2,945,966</u> | <u>2,954,163</u> |
| Non-interest income | | | | |
| Service charges on deposit accounts | 280,645 | 241,512 | 985,202 | 950,257 |
| Other miscellaneous income | 1,594 | 8,843 | 15,537 | 35,974 |
| Dividend income from restricted stock | 2,825 | 6,920 | 9,430 | 43,381 |
| Income from bank-owned life insurance | 17,011 | 16,001 | 67,389 | 62,917 |
| Total non-interest income | <u>302,075</u> | <u>273,276</u> | <u>1,077,558</u> | <u>1,092,529</u> |
| General and administrative expenses | | | | |
| Salaries and employee benefits | 516,093 | 479,931 | 1,899,192 | 1,924,635 |
| Occupancy and equipment | 80,332 | 84,070 | 322,854 | 345,982 |
| Data and item processing | 67,826 | 77,439 | 286,726 | 323,164 |
| Advertising and marketing | 14,538 | 15,778 | 64,107 | 76,282 |
| Legal and professional fees | 43,992 | 46,301 | 181,892 | 191,064 |
| Regulatory Assessments | 52,982 | 23,609 | 220,652 | 86,946 |
| Insurance | 8,595 | 7,746 | 32,135 | 31,639 |
| Directors' fees and expenses | 17,516 | 19,657 | 72,136 | 77,375 |
| Other expenses | 58,420 | 125,312 | 426,840 | 516,815 |
| Total general & administrative expenses | <u>860,294</u> | <u>879,843</u> | <u>3,506,534</u> | <u>3,573,902</u> |
| Income before income tax expense | 86,843 | 83,085 | 516,990 | 472,790 |
| Income tax expense | 24,050 | 37,149 | 166,319 | 163,842 |
| Net income | <u>\$ 62,793</u> | <u>\$ 45,936</u> | <u>\$ 350,671</u> | <u>\$ 308,948</u> |
| Basic earnings per share | <u>\$ 0.09</u> | <u>\$ 0.07</u> | <u>\$ 0.50</u> | <u>\$ 0.44</u> |
| Diluted earnings per share | <u>\$ 0.08</u> | <u>\$ 0.06</u> | <u>\$ 0.48</u> | <u>\$ 0.41</u> |

CHINO COMMERCIAL BANCORP

Other Financial Information

| CREDIT QUALITY (unaudited) | End of period | |
|--------------------------------------|--------------------------|--------------------------|
| | <u>December 31, 2009</u> | <u>December 31, 2008</u> |
| Non-performing loans | <u>\$ 1,493,919</u> | <u>\$ 412,343</u> |
| Non-performing loans to total loans | 2.43% | 0.83% |
| Non-performing loans to total assets | 1.44% | 0.49% |
| Allowance for loan losses to loans | 2.08% | 1.41% |

| OTHER PERIOD-END STATISTICS (unaudited) | <u>December 31, 2009</u> | <u>December 31, 2008</u> |
|---|-------------------------------------|--------------------------|
| | Shareholders equity to total assets | 6.24% |
| Loans to deposits | 66.54% | 70.10% |
| Non-interest bearing deposits to total deposits | 38.87% | 45.92% |

| KEY FINANCIAL RATIOS (unaudited) | For the three months ended | | For the year ended | |
|-------------------------------------|----------------------------|-------------|--------------------|-------------|
| | December 31 | | December 31 | |
| | <u>2009</u> | <u>2008</u> | <u>2009</u> | <u>2008</u> |
| Return on average equity | 4.08% | 3.19% | 7.55% | 7.07% |
| Return on average assets | 0.24% | 0.23% | 0.49% | 0.53% |
| Net interest margin | 4.23% | 4.45% | 4.41% | 5.02% |
| efficiency ratio | 90.83% | 91.37% | 87.15% | 88.32% |
| Net chargeoffs to average loans | 0.32% | 1.02% | 0.36% | 0.96% |

| AVERAGE BALANCES (thousands, unaudited) | | | | |
|--|-----------|-----------|-----------|-----------|
| | <u>\$</u> | <u>\$</u> | <u>\$</u> | <u>\$</u> |
| Average assets | 103,811 | 80,691 | 94,489 | 77,419 |
| Average interest-earning assets | 93,135 | 71,554 | 84,513 | 68,424 |
| Average gross loans | 61,729 | 48,607 | 56,450 | 51,584 |
| Average deposits | 93,342 | 70,513 | 83,764 | 66,515 |
| Average equity | 6,152 | 5,782 | 6,193 | 5,821 |