### CHINO COMMERCIAL BANCORP REPORTS 44% INCREASE IN PROFITS

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, 2011. For the full year ended December 31, 2011 the company posted a consolidated net income of \$441,401, an increase of 44.6% over net income of \$305,301 for the year end 2010. Net income for the quarter ended December 31, 2011 increased 201.0% to \$167,928 from \$55,781 for quarter ended December 31, 2010. Net income per basic share was \$0.59 for the year ended December 31, 2010. Net income per fully diluted share for fiscal year 2011 was \$0.59 a 40.5% increase from \$0.42 per diluted share for the fourth quarter ended December 31, 2010. Similarly, earnings per diluted share for the fourth quarter ended December 31, 2011 were \$0.22, as compared to \$0.07 per diluted share for the fourth quarter of 2010.

Dann H. Bowman, President and Chief Executive Officer stated, "We have been very fortunate this year, with the Bank posting better than expected operating results. Loan quality also continues to improve with many of our customers experiencing better Sales and Earnings results this year; and at year-end the Bank had only one delinquent loan. Overall, we are becoming increasingly optimistic regarding the economy and the Inland Empire Region in general. Though we are not out of the woods yet, we believe the Bank is well positioned to benefit from the improved economic and business conditions."

#### **Financial Condition**

Non-interest bearing deposits increased 12.6% to \$47.2 million at December 31, 2011 from \$41.9 million at December 31, 2010. Total deposits at December 31, 2011 totaled \$98.1 million, a decline of 4.8% from \$103.0 million at December 31, 2010. Core deposits decreased 0.8%, to \$85.9 million at December 31, 2011 from \$86.6 million at December 31, 2010. The Bank's core deposits to total deposits increased to a very favorable 89.6% of total deposits at December 31, 2011 from \$1, 2010.

At December 31, 2011, total assets were \$109.7 million, a decrease of \$4.2 million or 3.7% from December 31, 2010.

Gross loans declined slightly to \$56.8 million at December 31, 2011 from \$60.5 million at December 31, 2010, or a decrease of 6.1%, and total investments and Federal funds sold decreased slightly to \$40.1 million from \$40.9 million at December 31, 2010, a 1.9% decrease.

The level of "non-performing" loans decreased during the year to \$3.6 million at December 31, 2011 from \$4.3 million at December 31, 2010 or a 13.5% decrease. Many of these loans have been graded as non-performing based on information contained in the borrower's income tax returns. At year-end all of the non-performing loans except one, were current on their scheduled payments. At year-end the Bank had only one loan which was more than 30 days delinquent for \$171,434 and one commercial real estate property in OREO at \$439,117.

The level of net loan charge-offs decreased during the year to \$185,909 in 2011 from \$605,125 in 2010, or a decrease of \$411,455. It is important to note, however, that of the charge-offs taken in 2011 of \$127,035 and in 2010 of \$444,656 were charge-offs against loans that were paying as agreed. In many cases these charge-offs were taken to reflect reduced real estate collateral values.

### Earnings

The Company posted net interest income of \$3,732,455 for the year ended December 31, 2011 as compared to \$3,892,775 for the year ended December 31, 2010. Average interestearning assets were \$93.7 million with average interest-bearing liabilities of \$56.0 million yielding a net interest margin of 3.97% for the year ended December 31, 2010 as compared to average interest-bearing assets of \$99.7 million with average interest-bearing liabilities of \$65.2 million yielding a net interest margin of 3.90% for the year ended December 31, 2010.

The Bank posted net interest income of \$926,160 for the three months ended December 31, 2011 as compared to \$957,354 for the three months ended December 31, 2010. Average interest-earning assets were \$93.9 million with average interest-bearing liabilities of \$54.1 million yielding a net interest margin of 3.91% for the fourth quarter of 2011 as compared to average interest-earning assets of \$99.6 million with average interest-bearing liabilities of \$64.4 million yielding a net interest margin of 3.81% for the three months ended December 31, 2010.

Non-interest income totaled \$1,347,803, or a decrease of 10.6% from \$1, 506,938 earned in the year ended December 31, 2010. Service charges on deposit accounts increased \$6,744, or 0.6% to \$1,173,299 in 2011 due to higher volume of returned items activity. Gain on sale of foreclosed assets decreased to \$61,151 in 2011 from \$235,766 for the year ended December 31, 2010 due to gain on sale OREO of \$61,151 received in 2011 compared to gain of foreclosed equipment totaling \$127,839 and a gain on sale of OREO netting at \$107,927 for the year ended December 31, 2010

Non-interest income for the quarter ended December 31, 2011 totaled \$309,034 or a 29.7% decrease from the fourth quarter of 2010. The decrease is due to a gain on the sale of OREO of \$107,779 recognized in the fourth quarter of 2010 that was not repeated in the fourth quarter of 2011.

General and administrative expenses were \$969,519 for the three months ended December 31, 2011 or a decrease of 10.7% as compared to \$1,085,983 for the three months ended December 31, 2010. General and administrative expenses were \$4,118,282 for the year ended December 31, 2011 as compared to \$4,195,016 for the year ended December 31, 2010. The largest component of general and administrative expenses was salary and benefits expense which totaled \$535,442 for the three months ended December 31, 2011 as compared to \$555,760 for the three months ended December 31, 2010. Salary and benefits expense were \$2,182,644 for the year ended December 31, 2011 as compared to \$2,193,710 for the year ended December 31, 2010

The consolidated Company's income tax expense was \$97,688 for the three months ended December 31, 2011 as compared to \$15,319 for the three months ended December 31, 2010. Income tax expenses were \$229,685 for the year ended December 31, 2011 as compared to \$129,644 for the year ended December 31, 2010. The effective income tax rate for 2011 and 2010 was approximately 34% and 30%, 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, 2011 and December 31, 2010

ASSETS:         (unaudited)         (undudited)           Cash and due from banks         \$ 3,358,177         \$ 3,041,114           Federal funds sold         14,165,877         7,701,641           Interest-bearing deposits in other banks         13,339,252         19,378,252           Investment securities available for sale         2,972,420         4,706,0594           Investment securities available for sale         2,972,420         4,706,0594           Investment securities available for sale         2,972,420         4,706,0594           Loans         Real estatc         46,184,898         51,459,881           Commercial         9,974,353         8,411,117         16,520,630         12,153,915           Installment         643,660         649,455         660,2911         60,520,453           Uncarmed fees and discount         56,773,804         60,493,249         60,493,249           Allowance for Ion Iosses         (1,537,963)         (1,422,153)         19,421,533           Net Ioans         55,776         382,943         Restricted stock         667,700         626,250           Fixed assets, net         6,443,753         6,342,670         626,250         5113,913,826           LABILTTIES:         Deposits         109,705,593         \$ 113,91		December 31, 2011	December 31, 2010		
Cash and due from banks         \$ 3,358,177         \$ 4,660,527           Total cash and cash equivalents         17,524,054         7,701,641           Interest-bearing deposits in other banks         13,339,252         19,378,252           Investment securities available for sale         2,972,420         4,706,094           Investment securities available for sale         2,972,420         4,706,094           Investment securities available for sale         2,972,420         4,706,094           Louns         Real estate         46,184,898         51,459,881           Commercial         9,974,353         8,411,117           Installment         643,660         649,455           Gross Icans         (29,107)         (27,204)           Loans         (29,107)         (27,204)           Allowance for Ioan losses         (1,537,963)         (1,442,153)           Net Ioans         55,235,841         59,051,096           Accrued interest receivable         275,976         382,943           Restricted stock         667,700         62,250           Fixed assets         3,154,650         3,053,531           Total assets         3,154,650         3,053,531           Total assets         3,053,531         3,053,531		(unaudited)	(audited)		
Federal funds sold         14,165,877         4,660,527           Total cash and cash equivalents         17,324,054         7,701,641           Interest-bearing deposits in other banks         13,339,252         19,378,252           Investment securities available for sale         2,972,420         4,706,994           Investment securities held to maturity (fair value approximates         2,972,420         36,239,161           Stable for sale         2,972,420         36,239,161           Loans         25,964,302         36,239,161           Loans         6413,660         649,455           Gross loans         56,802,911         60,527,433           Uncarrecial         9,974,353         8,411,117           Installment         643,660         649,455           Gross loans         56,773,804         60,493,249           Allowance for loan losses         (1,537,963)         (1,442,153)           Net loans         55,235,841         59,051,096           Accrued interest receivable         275,976         382,943           Restricted stock         667,700         626,250           Fixed assets         3,154,650         3,053,331           Total assets         \$ 109,055,593         \$ 113,913,826           LIABILITIES:	ASSETS:				
Total cash and cash equivalents         17,524,054         7,701,641           Interest-bearing deposits in other banks         13,339,252         19,378,252           Investment securities available for sale         2,972,420         4,706,994           Loans         Real estate         46,184,898         51,459,881           Commercial         9,974,353         8,411,117         16413,660         649,455           Gross loans         56,802,911         60,520,433         (1,42,153)           Ucammed fees and discount         56,773,804         60,493,249           Allowance for loan losses         (1,437,753         6,242,50           Net loans         55,235,841         59,051,096           Accrued interest receivable         275,576         382,943           Restricted stock         6647,700         626,250           Fixed assets, net         6,143,753         6,342,670           Foreal device assets	Cash and due from banks	\$ 3,358,177	\$ 3,041,114		
Interest-bearing deposits in other banks         13,339,252         19,378,252           Investment securities available for sale         2,972,420         4,706,594           Investment securities held to maturity (fair value approximates         2,963,000         12,153,915           Total investments         25,964,302         36,239,161           Loans         864,000         4,6184,898         51,459,881           Commercial         9,974,353         8,411,117           Installment         643,660         649,455           Gross loans         56,802,911         60,520,433           Unearned fees and discount         56,773,804         60,479,204,433           Allowance for loan losses         (1,42,153)         Net loans           Accrued interest receivable         275,576         382,943           Restricted stock         667,700         626,250           Fixed assets, net         6,443,753         6,442,753           Total assets         3,154,650         3,053,531           Total assets         \$ 109,705,593         \$ 113,913,826           LIABILITIES:         2,241,986         3,62,41,586           Deposits         98,103,558         102,995,556           Accrued interest baraing         139,646         104,967	Federal funds sold	14,165,877	4,660,527		
Investment securities available for sale         2.972,420         4,706,994           Investment securities held to maturity (fair value approximates         9,861,000 at December 31, 2011 and \$12,302,000 at December 31, 2010)         9,652,630         12,153,915           Total investments         25,964,302         36,239,161           Loans         643,660         649,455           Gross Ioans         56,802,911         60,520,453           Unearmed fees and discounts         (29,107)         (27,204)           Loans net of unearned fees and discount         56,773,804         60,49,259           Allowance for loan Iosses         (1,537,963)         (1,422,153)           Net loans         55,235,841         59,051,096           Accrued interest receivable         275,976         382,943           Restricted stock         667,700         626,250           Fixed assets         3,154,650         3,053,531           Total assets         \$ 109,705,593         \$ 113,913,826           LIABILITIES:         2         36,241,586           Deposits         30,245         12,163,266         16,385,864           Interest bearing         \$ 47,188,644         \$ 41,909,584           Interest bearing         \$ 47,188,644         \$ 41,909,584 <t< td=""><td>Total cash and cash equivalents</td><td>17,524,054</td><td>7,701,641</td></t<>	Total cash and cash equivalents	17,524,054	7,701,641		
Investment securities available for sale         2.972,420         4,706,994           Investment securities held to maturity (fair value approximates         9,861,000 at December 31, 2011 and \$12,302,000 at December 31, 2010)         9,652,630         12,153,915           Total investments         25,964,302         36,239,161           Loans         643,660         649,455           Gross Ioans         56,802,911         60,520,453           Unearmed fees and discounts         (29,107)         (27,204)           Loans net of unearned fees and discount         56,773,804         60,49,259           Allowance for loan Iosses         (1,537,963)         (1,422,153)           Net loans         55,235,841         59,051,096           Accrued interest receivable         275,976         382,943           Restricted stock         667,700         626,250           Fixed assets         3,154,650         3,053,531           Total assets         \$ 109,705,593         \$ 113,913,826           LIABILITIES:         2         36,241,586           Deposits         30,245         12,163,266         16,385,864           Interest bearing         \$ 47,188,644         \$ 41,909,584           Interest bearing         \$ 47,188,644         \$ 41,909,584 <t< td=""><td>Interest-bearing deposits in other banks</td><td>13,339,252</td><td>19,378,252</td></t<>	Interest-bearing deposits in other banks	13,339,252	19,378,252		
Investment securities held to maturity (fair value approximates         9,652,630         12,153,915           59,861,000 at December 31, 2011 and \$12,302,000 at December 31, 2010         9,652,630         36,239,161           Loans         46,184,898         51,459,881           Commercial         9,974,353         8,411,117           Installment         643,660         649,455           Gross Ioans         56,802,911         60,520,453           Unearmed fees and discounts         56,773,804         60,493,249           Allowance for loan losses         (1,537,963)         (1,442,153)           Net loans         55,235,841         59,051,096           Accrued interest receivable         275,976         382,943           Restricted stock         667,700         626,250           Fixed assets, net         6,443,753         6,342,670           Fixed assets         3,154,650         3,053,531           Total assets         \$ 109,705,593         \$ 113,913,826           LIABILITIES:         Deposits         \$ 47,188,644         \$ 41,909,584           Interest bearing         \$ 47,188,644         \$ 41,909,584           Interest posits of \$100,000 or greater         12,3266         16,335,884           Total deposits of \$100,000 or greater					
Total investments         25,964,302         36,239,161           Loans	Investment securities held to maturity (fair value approximates				
Loans         46,184,898         51,459,881           Commercial         9,974,353         84,11,117           Installment         643,660         649,455           Gross loans         55,802,911         60,520,433           Unearned fees and discounts         (29,107)         (27,204)           Loans net of uncarned fees and discount         55,6773,804         60,493,249           Allowance for loan losses         (1,537,963)         (1,442,153)           Net loans         55,235,841         59,051,096           Accrued interest receivable         275,976         382,943           Restricted stock         667,700         626,250           Fixed assets, net         6,443,753         6,342,670           Foreclosed assets         3,154,650         3,053,531           Total assets         3,154,650         3,053,531           Non-interest bearing         \$ 47,188,644         \$ 41,909,584           Interest bearing         \$ 3,241,986         36,241,586           Savings         1,809,566         2,008,092           Time deposits less than \$100,000         4,700,126         6,377,430           Time deposits of \$100,000 or greater         12,163,266         16,335,864           Total deposits         98,103	\$9,861,000 at December 31, 2011 and \$12,302,000 at December 31, 2010)	9,652,630	12,153,915		
Real estate         46,184,898         51,459,881           Commercial         9,974,353         8,411,117           Installment         643,660         649,455           Gross loans         56,802,911         60,520,453           Unearned fees and discounts         (29,107)         (27,204)           Loans net of unearned fees and discount         56,773,804         60,493,249           Allowance for loan losses         (1,432,153)         Net loans         55,235,841         59,051,096           Accrued interest receivable         275,976         382,943         63,42,670         626,250           Fixed assets, net         6,443,753         6,342,670         626,250         3,053,531           Total assets         3,154,650         3,053,531         Total assets         3,154,650         3,053,531           Now and money market         32,241,986         36,241,586         Savings         13,903,826           LIABILITIES:         Deposits         98,103,558         102,999,556         102,999,556           NoW and money market         32,241,986         36,241,586         Savings         12,63,266         16,385,864         104,967           Time deposits less than \$100,000         4,700,126         6,387,463         102,999,556         10	Total investments	25,964,302	36,239,161		
$\begin{array}{c c} \mbox{Commercial} & 9.974,353 & 8.411,117 \\ \mbox{Installment} & 643,660 & 649,455 \\ \mbox{Gross loans} & 56,802,911 & 60,520,453 \\ \mbox{Uncarned fees and discounts} & (29,107) & (27,204) \\ \mbox{Loans net of unearned fees and discount} & 56,773,804 & 60,493,249 \\ \mbox{Allowance for loan losses} & (1,537,963) & (1,442,153) \\ \mbox{Net loans} & 55,235,841 & 59,051,096 \\ \mbox{Accrued interest receivable} & 275,976 & 382,943 \\ \mbox{Restricted stock} & 667,700 & 626,250 \\ \mbox{Fixed assets, net} & 6,443,753 & 6,342,670 \\ \mbox{Foreclosed assets} & 439,317 & 516,534 \\ \mbox{Proteolosed assets} & 3,154,650 & 3,053,531 \\ \mbox{Total assets} & $$$$ 109,705,593 & $$$$ 113,913,826 \\ \\ \mbox{LIABILITIES: Deposits} & \\ \mbox{Non-interest bearing} & $$$$ 47,188,644 & $$$ 41,909,584 \\ \mbox{Interest bearing} & $$$$ 47,188,644 & $$$ 41,909,584 \\ \mbox{Interest bearing} & $$$$ 32,241,986 & 36,241,586 \\ \mbox{Savings} & 1,809,536 & 2,085,092 \\ \mbox{Time deposits of $100,000 or greater} & 12,163,266 & 16,385,864 \\ \mbox{Total deposits} & $$$$ 98,103,558 & 102,999,556 \\ \mbox{Accrued interest payable to subsidiary trust} & 3,093,000 & 3,093,000 \\ \mbox{Total labilities} & $$$$ 109,000 os hares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively. & 2,760,812 & 2,750,285 \\ \mbox{Retained earnings} & $$$$ 4,61,610 & 4,190,208 \\ \mbox{Accumulated other comprehensive income} & $$$$ 7,60,812 & 2,750,285 \\ \mbox{Retained earnings} & $$$$ 4,616,104 & 4,190,208 \\ \mbox{Accumulated other comprehensive income} & $$$ 7,60,812 & 2,750,285 \\ \mbox{Retained earnings} & $$$$ 4,616,104 & 4,190,208 \\ \mbox{Accumulated other comprehensive income} & $$$ 7,60,812 & 2,750,285 \\ \mbox{Retained earnings} & $$$ 4,616,104 & 4,190,208 \\ \mbox{Accumulated other comprehensive income} & $$$ 7,60,812 & 2,750,285 \\ \mbox{Retained earnings} & $$$ 4,616,104 & 4,190,208 \\ \mbox{Accumulated other comprehensive income} & $$$ 7,60,812 & 2,750,285 \\ \mbox{Retained earnings}$	Loans				
Installment         643,660         649,455           Gross loans         56,802,911         60,520,453           Unearned fees and discounts         (29,107)         (27,204)           Loans net of unearned fees and discount         56,773,804         66,932,249           Allowance for loan losses         (1,537,963)         (1,442,153)           Net loans         55,235,841         59,051,096           Accrued interest receivable         275,976         382,943           Restricted stock         6667,700         626,250           Fixed assets, net         6,443,753         6,342,670           Total assets         3,154,650         3,053,531           Total assets         \$ 109,705,593         \$ 113,913,826           LLABILITIES:         Deposits         36,241,586           Savings         1,809,536         2,085,092           Time deposits of \$100,000 or greater         12,163,266         16,385,84           Total deposits         98,103,558         102,999,556           Accrued interest payable         139,646         104,967           Accrued interest payable         3,093,000         3,093,000           Time deposits of \$100,000 or greater         12,163,266         16,385,84           Total deposits<	Real estate	46,184,898	51,459,881		
Gross loans $56,802,911$ $60,520,453$ Unearned fees and discounts $(29,107)$ $(27,204)$ Loans net of unearned fees and discount $56,773,804$ $60,493,249$ Allowance for loan losses $(1,537,963)$ $(1,442,153)$ Net loans $55,235,841$ $59,051,096$ Accrued interest receivable $275,976$ $382,943$ Restricted stock $667,700$ $626,250$ Fixed assets, net $6,443,753$ $6,342,670$ Prepaid & other assets $3,154,650$ $30,053,531$ Total assets $$109,705,593$ $$113,913,826$ LIABILITIES:         Deposits $36,241,586$ Now and money market $32,241,986$ $36,241,586$ Savings $1,809,536$ $2,085,092$ Time deposits less than \$100,000 $4,700,126$ $6,377,430$ Time deposits of \$100,000 or greater $12,163,266$ $104,967$ Total deposits $98,103,558$ $102,999,556$ Accrued interest payable $897,363$ $700,046$ Subordinated notes payable to subsidiary trust	Commercial	9,974,353	8,411,117		
Uncarned fees and discounts         (29,107)         (27,204)           Loans net of uncarned fees and discount $56,773,804$ $60,493,249$ Allowance for loan losses         (1,537,963)         (1,442,153)           Net loans $55,235,841$ $59,051,096$ Accrued interest receivable $275,976$ $382,943$ Restricted stock $667,700$ $626,250$ Fixed assets, net $6,443,753$ $6,342,670$ Foreclosed assets $3,154,650$ $3,053,531$ Total assets $$109,705,593$ $$$113,913,826$ LIABILITTES: $$2,241,986$ $36,241,586$ Deposits $$00,705,593$ $$$113,913,826$ LIABILITTES: $$2,241,986$ $36,241,586$ Savings $$1,809,536$ $$2,085,092$ Time deposits than \$100,000 $$4,70,0126$ $$6,377,430$ Time deposits of \$100,000 or greater $$12,163,2661$ $$16,385,864$ Total deposits $$897,363$ $$700,046$ Subordinated notes payable to subsidiary trust $$3,093,000$ $$3,093,000$ Total liabilities $$12,$	Installment	643,660			
Loans net of uncarned fees and discount $56,773,804$ $60,493,249$ Allowance for loan losses $(1,537,963)$ $(1,442,153)$ Net loans $55,233,841$ $59,051,096$ Accrued interest receivable $275,976$ $382,943$ Restricted stock $667,700$ $626,250$ Fixed assets, net $6,443,753$ $6,342,670$ Foreclosed assets $439,317$ $516,534$ Prepaid & other assets $3,154,650$ $3,053,531$ Total assets $$109,705,593$ $$113,913,826$ LIABILITIES:       Deposits $$809,536$ $2,085,092$ Non-interest bearing $$$47,188,644$ $$$41,909,584$ Interest bearing $$$2,241,986$ $36,241,586$ Savings $$1,809,536$ $$2,085,092$ Time deposits less than \$100,000 $$4,700,126$ $$6,377,430$ Time deposits $$98,103,558$ $102,999,556$ Accrued interest payable $139,646$ $104,967$ Accrued expenses & other payables $$97,363$ $700,046$ Subordinated notes payable to subsidiary trust $3,093,000$ $3,093,000$	Gross loans	56,802,911	60,520,453		
Allowance for loan losses $(1,537,963)$ $(1,442,153)$ Net loans $55,235,841$ $59,051,096$ Accrued interest receivable $275,976$ $382,943$ Restricted stock $667,700$ $626,250$ Fixed assets, net $6,443,753$ $6,342,670$ Foreclosed assets $439,317$ $516,534$ Prepaid & other assets $3,154,650$ $3,053,531$ Total assets $$109,705,593$ $$$113,913,826$ LLABILITIES:       Deposits       Non-interest bearing $$$47,188,644$ $$$41,909,584$ Interest bearing $$$47,00,126$ $6,377,430$ $$2,241,986$ $36,241,586$ Savings $1,809,536$ $2,085,092$ $$2,085,092$ $$102,999,556$ MOW and money market $32,241,986$ $36,241,586$ $$30,000$ $$1,00,000$ $$4,700,126$ $$6,377,430$ Time deposits less than \$100,000 $$4,700,126$ $$6,377,430$ $$102,999,556$ $$102,999,556$ Accrued interest payable $$139,646$ $$104,967$ $$3,093,000$ $$3,093,000$ $$3,093,000$ $$3,093,000$ $$3,093,000$ $$3,093,000$ $$3,093,00$	Unearned fees and discounts	(29,107)	(27,204)		
Net loans $55,235,841$ $59,051,096$ Accrued interest receivable $275,976$ $382,943$ Restricted stock $667,700$ $626,250$ Foreclosed assets $439,317$ $516,534$ Prepaid & other assets $3,154,650$ $3,033,531$ Total assets $$109,705,593$ $$113,913,826$ LLABILITIES:         Deposits $$32,241,986$ $36,241,586$ Non-interest bearing $$47,188,644$ $$41,909,584$ $$14,909,536$ Interest bearing $$1,809,536$ $$2,085,092$ $$113,913,826$ NOW and money market $$32,241,986$ $$36,241,586$ $$2,085,092$ Time deposits less than \$100,000 $$4,700,126$ $$6,377,430$ $$16,385,864$ Total deposits $98,103,558$ $102,999,556$ $$102,999,556$ Accrued interest payable $$139,646$ $$104,967$ $$3,093,000$ $$3,093,000$ $$3,093,000$ $$3,093,000$ $$3,093,000$ $$3,093,000$ $$3,093,000$ $$3,093,000$ $$3,093,000$ $$3,093,000$ $$3,093,000$ $$3,093,000$ $$3,093,000$	Loans net of unearned fees and discount	56,773,804	60,493,249		
Accrued interest receivable       275,976 $382,943$ Restricted stock       667,700       626,250         Fixed assets, net       6,443,753       6,342,670         Foreclosed assets       439,317       516,554         Prepaid & other assets       3,154,650       3,053,531         Total assets       \$ 109,705,593       \$ 113,913,826         LLABILITIES:       Deposits       \$ 47,188,644       \$ 41,909,584         Interest bearing       \$ 47,188,644       \$ 41,909,584         Interest bearing       \$ 13,9466       36,241,586         Savings       1,809,536       2,085,092         Time deposits less than \$100,000       4,700,126       6,377,430         Time deposits of \$100,000 or greater       12,163,266       16,385,864         Total deposits       98,103,558       102,999,556         Accrued interest payable       139,646       104,967         Accrued expenses & other payables       897,363       700,046         Subordinated notes payable to subsidiary trust       3,093,000       3,093,000         Total liabilities       102,233,567       106,897,569         STOCKHOLDERS' EQUITY       Common stock, authorized 10,000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31					
Restricted stock $667,700$ $626,250$ Fixed assets, net $6,443,753$ $6,342,670$ Foreclosed assets $439,317$ $516,534$ Prepaid & other assets $3,154,650$ $3,053,531$ Total assets $\frac{1}{8}$ $109,705,593$ $\frac{1}{8}$ $113,913,826$ LIABILITIES:       Deposits $\frac{1}{8}$ $47,188,644$ $\frac{1}{8}$ $41,909,584$ Interest bearing $3$ $3,22,41,986$ $36,241,586$ $2,085,092$ NOW and money market $32,241,986$ $36,241,586$ $2,085,092$ Time deposits less than \$100,000 $4,700,126$ $6,377,430$ $102,999,556$ Accrued interest payable $98,103,558$ $102,999,556$ Accrued interest payable $3,093,000$ $3,093,000$ $3,093,000$ Subordinated notes payables to subsidiary trust $3,093,000$ $3,093,000$ $3,093,000$ Total liabilities $102,233,567$ $106,897,569$ $5TOCKHOLDERS' EQUITY$ $2,760,812$ $2,750,285$ Retained earnings $4,631,610$ $4,190,208$ $4,631,610$ $4,190,208$ Accurued at earnings $4,$	Net loans	55,235,841	59,051,096		
Restricted stock $667,700$ $626,250$ Fixed assets, net $6,443,753$ $6,342,670$ Foreclosed assets $439,317$ $516,534$ Prepaid & other assets $3,154,650$ $3,053,531$ Total assets $\frac{1}{8}$ $109,705,593$ $\frac{1}{8}$ $113,913,826$ LIABILITIES:       Deposits $\frac{1}{8}$ $47,188,644$ $\frac{1}{8}$ $41,909,584$ Interest bearing $3$ $3,22,41,986$ $36,241,586$ $2,085,092$ NOW and money market $32,241,986$ $36,241,586$ $2,085,092$ Time deposits less than \$100,000 $4,700,126$ $6,377,430$ $102,999,556$ Accrued interest payable $98,103,558$ $102,999,556$ Accrued interest payable $3,093,000$ $3,093,000$ $3,093,000$ Subordinated notes payables to subsidiary trust $3,093,000$ $3,093,000$ $3,093,000$ Total liabilities $102,233,567$ $106,897,569$ $5TOCKHOLDERS' EQUITY$ $2,760,812$ $2,750,285$ Retained earnings $4,631,610$ $4,190,208$ $4,631,610$ $4,190,208$ Accurued at earnings $4,$	Accrued interest receivable	275,976	382,943		
Foreclosed assets $439,317$ $516,534$ Prepaid & other assets $3,154,650$ $3,053,531$ Total assets $$109,705,593$ $$113,913,826$ LIABILITIES: Deposits Non-interest bearing $$47,188,644$ $$41,909,584$ Interest bearingNOW and money market $32,241,986$ $36,241,586$ Savings $1,809,536$ $2,085,092$ Time deposits less than \$100,000 $4,700,126$ $6,377,430$ Time deposits of \$100,000 or greater $12,163,266$ $16,385,864$ Total deposits $98,103,558$ $102,999,556$ Accrued interest payable $139,646$ $104,967$ Accrued expenses & other payables $897,363$ $700,046$ Subordinated notes payable to subsidiary trust $3,093,000$ $3,093,000$ Total liabilities $102,233,567$ $106,897,569$ STOCKHOLDERS' EQUITY $2,760,812$ $2,750,285$ Retained earnings $4,631,610$ $4,190,208$ Accurulated other comprehensive income $79,604$ $75,764$ Total stockholders' equity $7,472,026$ $7,016,257$	Restricted stock				
Prepaid & other assets Total assets $3,154,650$ $3,053,531$ Total assets       \$ 109,705,593       \$ 113,913,826         LIABILITIES:       Deposits       \$ 47,188,644       \$ 41,909,584         Interest bearing       \$ 47,188,644       \$ 41,909,584         Interest bearing       \$ 32,241,986 $36,241,586$ Savings       1,809,536       2,085,092         Time deposits less than \$100,000 $4,700,126$ $6,377,430$ Time deposits of \$100,000 or greater       12,163,266       16,385,864         Total deposits       98,103,558       102,999,556         Accrued interest payable       139,646       104,967         Accrued expenses & other payables       897,363       700,046         Subordinated notes payable to subsidiary trust $3,093,000$ $3,093,000$ Total liabilities       102,233,567       106,897,569         STOCKHOLDERS' EQUITY       Common stock, authorized 10,000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2010, respectively. $2,760,812$ $2,750,285$ Retained earnings       4,631,610       4,190,208       4,631,610       4,190,208         Accumulated other comprehensive income       79,604       75,764       70,016,257	Fixed assets, net	6,443,753			
Total assets\$ 109,705,593\$ 113,913,826LIABILITIES: Deposits Non-interest bearing NOW and money market\$ 47,188,644\$ 41,909,584Interest bearing 	Foreclosed assets	439,317	516,534		
LIABILITIES:         Deposits         Non-interest bearing         NOW and money market         Savings         1,809,536         2,241,986         36,241,586         Savings         1,809,536         2,085,092         Time deposits less than \$100,000         Time deposits less than \$100,000 or greater         12,163,266         16,385,864         70tal deposits         98,103,558         102,999,556         Accrued interest payable         Accrued expenses & other payables         Subordinated notes payable to subsidiary trust         3,093,000         Total liabilities         STOCKHOLDERS' EQUITY         Common stock, authorized 10,000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively.         2,760,812       2,750,285         Retained earnings       4,631,610         Accumulated other comprehensive income       79,604         7,472,026       7,016,257	Prepaid & other assets	3,154,650	3,053,531		
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Total assets	\$ 109,705,593	\$ 113,913,826		
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	LIABILITIES				
Non-interest bearing       \$ 47,188,644       \$ 41,909,584         Interest bearing       32,241,986       36,241,586         NOW and money market       32,241,986       36,241,586         Savings       1,809,536       2,085,092         Time deposits less than \$100,000 or greater       12,163,266       16,385,864         Total deposits of \$100,000 or greater       12,163,266       16,385,864         Total deposits       98,103,558       102,999,556         Accrued interest payable       139,646       104,967         Accrued expenses & other payables       897,363       700,046         Subordinated notes payable to subsidiary trust       3,093,000       3,093,000         Total liabilities       102,233,567       106,897,569         STOCKHOLDERS' EQUITY       Interest 10,000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively.       2,760,812       2,750,285         Retained earnings       4,631,610       4,190,208       4,631,610       4,190,208         Accumulated other comprehensive income       79,604       75,764       7,016,257					
Interest bearing NOW and money market $32,241,986$ $36,241,586$ Savings $1,809,536$ $2,085,092$ Time deposits less than \$100,000 $4,700,126$ $6,377,430$ Time deposits of \$100,000 or greater $12,163,266$ $16,385,864$ Total deposits $98,103,558$ $102,999,556$ Accrued interest payable $139,646$ $104,967$ Accrued expenses & other payables $897,363$ $700,046$ Subordinated notes payable to subsidiary trust $3,093,000$ $3,093,000$ Total liabilities $102,233,567$ $106,897,569$ STOCKHOLDERS' EQUITYCommon stock, authorized 10,000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively. $2,760,812$ $4,631,610$ $2,750,285$ Retained earningsAccumulated other comprehensive income $79,604$ $75,764$ $7,472,026$ $7,016,257$	*	\$ 47.188.644	\$ 41,909,584		
NOW and money market $32,241,986$ $36,241,586$ Savings $1,809,536$ $2,085,092$ Time deposits less than \$100,000 $4,700,126$ $6,377,430$ Time deposits of \$100,000 or greater $12,163,266$ $16,385,864$ Total deposits $98,103,558$ $102,999,556$ Accrued interest payable $139,646$ $104,967$ Accrued expenses & other payables $897,363$ $700,046$ Subordinated notes payable to subsidiary trust $3,093,000$ $3,093,000$ Total liabilities $102,233,567$ $106,897,569$ STOCKHOLDERS' EQUITYCommon stock, authorized 10,000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively. $2,760,812$ $2,750,285$ Retained earnings $4,631,610$ $4,190,208$ Accumulated other comprehensive income $79,604$ $75,764$ Total stockholders' equity $7,472,026$ $7,016,257$		, , , , , , , ,	, ,- ,- ,		
Savings $1,809,536$ $2,085,092$ Time deposits less than \$100,000 $4,700,126$ $6,377,430$ Time deposits of \$100,000 or greater $12,163,266$ $16,385,864$ Total deposits $98,103,558$ $102,999,556$ Accrued interest payable $139,646$ $104,967$ Accrued expenses & other payables $897,363$ $700,046$ Subordinated notes payable to subsidiary trust $3,093,000$ $3,093,000$ Total liabilities $102,233,567$ $106,897,569$ STOCKHOLDERS' EQUITYCommon stock, authorized 10,000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively. $2,760,812$ $2,750,285$ Retained earnings $4,631,610$ $4,190,208$ Accumulated other comprehensive income $79,604$ $75,764$ Total stockholders' equity $7,472,026$ $7,016,257$	-	32,241,986	36,241,586		
Time deposits less than \$100,000 $4,700,126$ $6,377,430$ Time deposits of \$100,000 or greater $12,163,266$ $16,385,864$ Total deposits $98,103,558$ $102,999,556$ Accrued interest payable $139,646$ $104,967$ Accrued expenses & other payables $897,363$ $700,046$ Subordinated notes payable to subsidiary trust $3,093,000$ $3,093,000$ Total liabilities $102,233,567$ $106,897,569$ STOCKHOLDERS' EQUITYCommon stock, authorized 10,000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively. $2,760,812$ $2,750,285$ Retained earnings $4,631,610$ $4,190,208$ Accumulated other comprehensive income $79,604$ $75,764$ Total stockholders' equity $7,472,026$ $7,016,257$	•	1,809,536	2,085,092		
Total deposits98,103,558102,999,556Accrued interest payable139,646104,967Accrued expenses & other payables897,363700,046Subordinated notes payable to subsidiary trust3,093,0003,093,000Total liabilities102,233,567106,897,569STOCKHOLDERS' EQUITY000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively.2,760,8122,750,285Retained earnings4,631,6104,190,208Accumulated other comprehensive income79,60475,764Total stockholders' equity7,472,0267,016,257	-				
Accrued interest payable139,646104,967Accrued expenses & other payables897,363700,046Subordinated notes payable to subsidiary trust3,093,0003,093,000Total liabilities102,233,567106,897,569STOCKHOLDERS' EQUITY100,000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively.2,760,8122,750,285Retained earnings4,631,6104,190,208Accumulated other comprehensive income79,60475,764Total stockholders' equity7,472,0267,016,257	Time deposits of \$100,000 or greater	12,163,266	16,385,864		
Accrued expenses & other payables897,363700,046Subordinated notes payable to subsidiary trust3,093,0003,093,000Total liabilities102,233,567106,897,569STOCKHOLDERS' EQUITY000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively.2,760,812 2,750,285Retained earnings4,631,610 79,6044,190,208 75,764Accumulated other comprehensive income79,604 7,472,0267,016,257	Total deposits	98,103,558	102,999,556		
Accrued expenses & other payables897,363700,046Subordinated notes payable to subsidiary trust3,093,0003,093,000Total liabilities102,233,567106,897,569STOCKHOLDERS' EQUITY000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively.2,760,812 2,750,285Retained earnings4,631,610 79,6044,190,208 75,764Accumulated other comprehensive income79,604 7,472,0267,016,257	Accrued interest payable	139.646	104.967		
Subordinated notes payable to subsidiary trust3,093,0003,093,000Total liabilities102,233,567106,897,569STOCKHOLDERS' EQUITY100,000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively.2,760,812 2,750,285 4,631,6102,750,285 4,190,208Retained earnings4,631,610 79,6044,190,208 75,764 7,472,0267,016,257					
Total liabilities102,233,567106,897,569STOCKHOLDERS' EQUITYCommon stock, authorized 10,000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively.2,760,812 2,750,285 4,631,6102,750,285 4,190,208 79,604Accumulated other comprehensive income79,604 7,472,02675,764 7,016,257					
STOCKHOLDERS' EQUITYCommon stock, authorized 10,000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively.2,760,812 2,750,285 4,631,610Retained earnings4,631,610 79,6044,190,208 75,764 7,472,026Total stockholders' equity7,472,0267,016,257					
Common stock, authorized 10,000,000 shares with no par value, issued and outstanding 749,540 shares and 748,814 shares at December 31, 2011 and December 31, 2010, respectively.2,760,812 2,750,285 4,631,6102,750,285 4,190,208 4,190,208Accumulated other comprehensive income79,60475,764Total stockholders' equity7,472,0267,016,257	STOCKHOLDERS' EQUITY				
2011 and December 31, 2010, respectively.       2,760,812       2,750,285         Retained earnings       4,631,610       4,190,208         Accumulated other comprehensive income       79,604       75,764         Total stockholders' equity       7,472,026       7,016,257	Common stock, authorized 10,000,000 shares with no par value, issued				
Retained earnings         4,631,610         4,190,208           Accumulated other comprehensive income         79,604         75,764           Total stockholders' equity         7,472,026         7,016,257	-	2.760.812	2,750,285		
Accumulated other comprehensive income79,60475,764Total stockholders' equity7,472,0267,016,257	· ·				
Total stockholders' equity         7,472,026         7,016,257					
	Total liabilities & stockholders' equity		\$ 113,913,826		

#### **CHINO COMMERCIAL BANCORP** CONSOLIDATED STATEMENTS OF INCOME

2011         2010         2011         2010           Interest income         (unaudited)         (unaudited)         (audited)           Investment securities and due from banks         \$ 114,463         \$ 181,956         \$ 570,394         \$ 798,528           Interest on Federal funds sold         7,596         1,798         16,248         4,557           Interest and fee income on loans         939,211         1,013,777         3,732,455         4,185,291           Total interest income         1,061,270         1,197,531         4,319,097         4,988,376           Interest expense         89,656         189,210         397,396         891,176
Interest income       \$ 114,463       \$ 181,956       \$ 570,394       \$ 798,528         Interest on Federal funds sold       7,596       1,798       16,248       4,557         Interest and fee income on loans       939,211       1,013,777       3,732,455       4,185,291         Total interest income       1,061,270       1,197,531       4,319,097       4,988,376         Interest expense       1       1,013,777       1,013,777       1,013,776
Investment securities and due from banks       \$ 114,463       \$ 181,956       \$ 570,394       \$ 798,528         Interest on Federal funds sold       7,596       1,798       16,248       4,557         Interest and fee income on loans       939,211       1,013,777       3,732,455       4,185,291         Total interest income       1,061,270       1,197,531       4,319,097       4,988,376         Interest expense       Interest expense       Interest expense       Interest expense       Interest expense
Interest on Federal funds sold       7,596       1,798       16,248       4,557         Interest and fee income on loans       939,211       1,013,777       3,732,455       4,185,291         Total interest income       1,061,270       1,197,531       4,319,097       4,988,376         Interest expense       1       1       1       1       1
Interest and fee income on loans       939,211       1,013,777       3,732,455       4,185,291         Total interest income       1,061,270       1,197,531       4,319,097       4,988,376         Interest expense       1       1       1       1       1
Total interest income         1,061,270         1,197,531         4,319,097         4,988,376           Interest expense
Interest expense
Deposits 89.656 189.210 397.396 891.176
······································
Other interest expense 0 6 75 575
Other borrowings 45,454 50,963 198,342 203,850
Total interest expense         135,110         240,179         595,813         1,095,601
Net interest income 926,160 957,352 3,723,284 3,892,775
Provision for loan losses         59         239,756         281,719         769,752
Net interest income after
provision for loan losses 926,101 717,596 3,441,565 3,123,023
Non-interest income
Service charges on deposit accounts         280,982         304,249         1,173,299         1,166,555
Gain on sale of foreclosed assets         0         107,779         61,151         235,766
Other miscellaneous income         7,456         7,002         32,262         27,933
Dividend income from restricted stock         2,803         2,892         11,145         7,310
Income from bank-owned life insurance 17,793 17,565 69,946 69,374
Total non-interest income         309,034         439,487         1,347,803         1,506,938
General and administrative expenses
Salaries and employee benefits         535,442         555,760         2,182,644         2,193,710
Occupancy and equipment 103,317 120,825 429,111 436,964
Data and item processing         88,525         92,287         366,487         355,520
Advertising and marketing         17,647         39,626         59,830         63,119
Legal and professional fees 44,597 67,365 355,681 280,918
Regulatory assessments         53,911         60,361         231,329         222,599
Insurance 12,467 10,047 42,703 37,997
Directors' fees and expenses 18,167 16,518 72,264 67,477
Other expenses         95,446         123,194         378,233         536,712
Total general & administrative expenses         969,519         1,085,983         4,118,282         4,195,016
Income before income tax expense 265,616 71,100 671,086 434,945
Income tax expense 97,688 15,319 229,685 129,644
Net income         \$ 167,928         \$ 55,781         \$ 441,401         \$ 305,301
Basic earnings per share         \$ 0.22         \$ 0.07         \$ 0.59         \$ 0.42
Diluted earnings per share         \$ 0.22         \$ 0.07         \$ 0.59         \$ 0.42

# CHINO COMMERCIAL BANCORP

# **Other Financial Information**

# (unaudited)

CREDIT QUALITY	End of period		
(unaudited)	December 31, 2011 December 31, 2010		
Non-performing loans	\$ 3,605,142	\$ 4,167,573	
Non-performing loans to total loans	6.35%	6.89%	
Non-performing loans to total assets	3.29%	3.66%	
Allowance for loan losses to total loans	2.71%	2.38%	
Nonperforming assets as a percentage of total loans and O	7.07%	7.67%	
Allowance for loan losses to non-performing loans	42.66%	34.60%	
OTHER PERIOD-END STATISTICS			
(unaudited)	December 31, 2011	December 31, 2010	
Shareholders equity to total assets	6.81%	6.16%	
Net Loans to deposits	56.30%	57.33%	
Non-interest bearing deposits to total deposits	48.10%	40.69%	

	For the three months ended December 31			For the year ended December 31			
		2011		2010	2011		2010
KEY FINANCIAL RATIOS							
(unaudited)							
Annualized return on average equity		9.13%		3.25%	6.10%		4.61%
Annualized return on average assets		0.63%		0.20%	0.41%		0.27%
Net interest margin		3.91%		3.81%	3.97%		3.90%
Core efficiency ratio		78.49%		83.63%	82.20%		81.23%
Net chargeoffs to average loans		0.00%		0.18%	0.32%		1.00%
AVERAGE BALANCES							
(thousands, unaudited)							
Average assets	\$	107,300	\$	114,296	\$ 107,443	\$	113,865
Average interest-earning assets	\$	93,942	\$	99,560	\$ 93,745	\$	99,740
Average gross loans	\$	56,916	\$	59,900	\$ 58,793	\$	60,679
Average deposits	\$	95,891	\$	103,195	\$ 96,137	\$	102,776
Average equity	\$	7,360	\$	6,872	\$ 7,235	\$	6,652