CHINO COMMERCIAL BANCORP REPORTS 31% INCREASE IN FIRST QUARTER EARNINGS

Chino, California, April 21, 2014 – The Board of Directors of Chino Commercial Bancorp ("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 first quarter ended March 31, 2014 with net earnings of \$224,422, or an increase of 31.5% compared with net income of \$170,640 for the same quarter last year. Net income per basic share for the first quarter of 2014 was \$0.27 as compared \$0.21 for the same quarter last year.

Dann H. Bowman, President and Chief Executive Officer, stated, "We are very pleased with the performance of the Bank during the first quarter. In addition to very strong net earnings, the Bank also had no delinquent loans and suffered no credit losses during the first quarter.

Economic conditions appear to be rapidly improving in the Inland Empire, and many of our small business customers are reporting better than expected operating results. We continue to remain optimistic about the economy, and are eager to lend to the businesses and consumers in our community."

Separately, the Bank recently reported that it had received recognition from the **Findley Reports on Financial Institutions** by again receiving their highest rating of **Super Premier Performing**.

Financial Condition

At March 31, 2014, total assets were \$123.9 million, an increase of \$0.8 million or 0.6% over \$123.1 million at December 31, 2013. The increase is a direct result of growth in the Bank's deposits which increased by 0.6% to \$110.2 million at March 31, 2014, or an increase from \$109.6 million at December 31, 2013. At March 31, 2014, the Company's core deposits represent 96.5% of the total deposits.

Gross loans increased by 1.4% or \$0.9 million during the first quarter to \$65.2 million as compared with \$64.3 million as of December 31, 2013. The Bank's loan quality also improved during the first quarter as the level of nonperforming assets to total loans and OREO decreased from 0.17% at December 31, 2013 to 0.16% at March 31, 2014.

Earnings

The Company posted net interest income of \$937,047 for the quarter ended March 31, 2014 as compared to \$990,365 for the quarter ended March 31, 2013. Although average earning assets increased, the yield on earning assets decreased by 0.36% to 3.82%. Average interest-earning assets were \$106.9 million with average interest-bearing liabilities of \$55.6 million, yielding a net interest margin of 3.56% for the first quarter of 2014; as compared to the average interest-earning assets of \$104.0 million with average interest-bearing liabilities of \$58.0 million, yielding a net interest margin of 3.86% for the first quarter of 2013.

Non-interest income totaled \$439,560 for the first quarter of 2014, or an increase of 41.0% as compared with \$311,783 earned during the first quarter last year. Service charges on deposit accounts increased 25.5% to \$351,376 due to increased income from returned items and overdraft charges. Other miscellaneous income increased to \$48,052 for the first quarter of 2014, compared to \$10,736 for the same quarter in 2013, due to reimbursement of Fees in 2014 for a failed software solution; and income from leased premises received in 2014. Due to the purchase of additional BOLI, income from bank-owned life insurance increased from \$16,313 in the first quarter of 2013 to \$25,815 in the first quarter of 2014.

General and administrative expenses were \$1,019,711 for the three months ended March 31, 2014, as compared to \$1,028,012 for the first quarter of 2013. The largest component of general and administrative expenses was salary and benefits expense of \$587,396 for the first quarter of 2014, as compared to \$571,023 for the same quarter last year. Regulatory assessments decreased by \$29.547 or 51.1% to \$28,221 in the first quarter of 2014 compared to \$57,768 in the first quarter of 2013 due to the termination of the Formal Agreement with the Office of the Comptroller of the Currency; in addition to a more favorable rating received from regulators in the fourth quarter of 2013. Advertising and marketing expenses increased 76.0% to \$23,743 in the first quarter of 2014 from \$13,489 for the same period last year.

Income tax expense was \$131,563 for the three months ended March 31, 2014 as compared to \$100,864 for the three months ended March 31, 2013. The effective income tax rate for the first quarter of 2014 and 2013 is approximately 37.0% and 37.2%, 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 Bancorp and Chino Commercial Bank, N.A., 14245 Pipeline Avenue, Chino, Ca. 91710, (909) 393-8880.

CHINO COMMERCIAL BANCORP

CONSOLIDATED BALANCE SHEET

March 31, 2014 and December 31, 2013

ASSETS: (unaudited) (audited) Cash and due from banks \$ 20,988,068 \$ 25,538,999 Federal funds sold 50,798 50,773 Total cash and cash equivalents 21,038,866 25,589,772 Interest-bearing deposits in other banks 1,992,000 18,990,000 Investment securities available for sale 1,834,366 1,887,251 Investment securities held to maturity (fair value approximates 6,676,617 3,095,803 Total investments 28,879,983 23,973,054 Loans 49,561,133 49,370,423 Commercial 15,381,268 14,675,130 Installment 342,661 313,144 Gross boans 65,285,062 43,386,00 Uneamed fees and discounts (110,358) (98,360) Loans net of unearned fees and discount 65,174,704 64,200,337 Allowance for boan losses (63,669,379) 62,763,342 Accrued interest receivable 249,882 270,106 Restricted stock 60,94,022 61,009,362 Frixed assets, net 6,044,222		March 31, 2014	December 31, 2013	
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Interest bearing NOW and money market 36,278,210 36,984,852 Savings 3,320,784 2,937,076 Time deposits less than \$100,000 4,857,529 4,700,243 Time deposits of \$100,000 or greater 7,875,911 8,415,988 Total deposits 110,200,084 109,603,862	-	¢ 57.967.650	¢ 56 565 702	
NOW and money market 36,278,210 36,984,852 Savings 3,320,784 2,937,076 Time deposits less than \$100,000 4,857,529 4,700,243 Time deposits of \$100,000 or greater 7,875,911 8,415,988 Total deposits 110,200,084 109,603,862 Accrued interest payable 29,817 28,367 Accrued expenses & other payables 686,932 724,120 Subordinated notes payable to subsidiary trust 3,093,000 3,093,000 Total liabilities 114,009,833 113,449,349 SHAREHOLDERS' EQUITY Common stock, authorized 10,000,000 shares with no par value, issued and outstanding 833,280 shares at March 31, 2014 and December 31, 2013. 3,463,912 3,463,912 Retained earnings 6,386,525 6,162,103 Accumulated other comprehensive income 46,217 50,428 Total shareholders' equity 9,896,654 9,676,443		\$ 37,807,030	\$ 30,303,703	
Savings 3,320,784 2,937,076 Time deposits less than \$100,000 4,857,529 4,700,243 Time deposits of \$100,000 or greater 7,875,911 8,415,988 Total deposits 110,200,084 109,603,862 Accrued interest payable 29,817 28,367 Accrued expenses & other payables 686,932 724,120 Subordinated notes payable to subsidiary trust 3,093,000 3,093,000 Total liabilities 114,009,833 113,449,349 SHAREHOLDERS' EQUITY Common stock, authorized 10,000,000 shares with no par value, issued and outstanding 833,280 shares at March 31, 2014 and December 31, 2013 3,463,912 3,463,912 Retained earnings 6,386,525 6,162,103 Accumulated other comprehensive income 46,217 50,428 Total shareholders' equity 9,896,654 9,676,443		26 279 210	26 094 952	
Time deposits less than \$100,000 4,857,529 4,700,243 Time deposits of \$100,000 or greater 7,875,911 8,415,988 Total deposits 110,200,084 109,603,862 Accrued interest payable 29,817 28,367 Accrued expenses & other payables 686,932 724,120 Subordinated notes payable to subsidiary trust 3,093,000 3,093,000 Total liabilities 114,009,833 113,449,349 SHAREHOLDERS' EQUITY Common stock, authorized 10,000,000 shares with no par value, issued and outstanding 833,280 shares at March 31, 2014 and December 31, 3,463,912 3,463,912 Retained earnings 6,386,525 6,162,103 Accumulated other comprehensive income 46,217 50,428 Total shareholders' equity 9,896,654 9,676,443	-			
Time deposits of \$100,000 or greater 7,875,911 8,415,988 Total deposits 110,200,084 109,603,862 Accrued interest payable 29,817 28,367 Accrued expenses & other payables 686,932 724,120 Subordinated notes payable to subsidiary trust 3,093,000 3,093,000 Total liabilities 114,009,833 113,449,349 SHAREHOLDERS' EQUITY Common stock, authorized 10,000,000 shares with no par value, issued and outstanding 833,280 shares at March 31, 2014 and December 31, 2013. 3,463,912 3,463,912 Retained earnings 6,386,525 6,162,103 Accumulated other comprehensive income 46,217 50,428 Total shareholders' equity 9,896,654 9,676,443	-			
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Accrued expenses & other payables 686,932 724,120 Subordinated notes payable to subsidiary trust 3,093,000 3,093,000 Total liabilities 114,009,833 113,449,349 SHAREHOLDERS' EQUITY Common stock, authorized 10,000,000 shares with no par value, issued and outstanding 833,280 shares at March 31, 2014 and December 31, 3,463,912 3,463,912 Retained earnings 6,386,525 6,162,103 Accumulated other comprehensive income 46,217 50,428 Total shareholders' equity 9,896,654 9,676,443	Total deposits	110,200,084	109,003,802	
Subordinated notes payable to subsidiary trust 3,093,000 3,093,000 Total liabilities 114,009,833 113,449,349 SHAREHOLDERS' EQUITY Common stock, authorized 10,000,000 shares with no par value, issued and outstanding 833,280 shares at March 31, 2014 and December 31, 2013. 3,463,912 3,463,912 3,463,912 3,463,912 Accumulated earnings 6,386,525 6,162,103 Accumulated other comprehensive income 46,217 50,428 Total shareholders' equity 9,896,654 9,676,443	Accrued interest payable	29,817	28,367	
Total liabilities 114,009,833 113,449,349 SHAREHOLDERS' EQUITY Common stock, authorized 10,000,000 shares with no par value, issued and outstanding 833,280 shares at March 31, 2014 and December 31, 2013. 3,463,912 3,463,912 3,463,912 3,463,912 Accumulated earnings 6,386,525 6,162,103 Accumulated other comprehensive income 46,217 50,428 Total shareholders' equity 9,896,654 9,676,443	Accrued expenses & other payables	686,932	724,120	
SHAREHOLDERS' EQUITY Common stock, authorized 10,000,000 shares with no par value, issued and outstanding 833,280 shares at March 31, 2014 and December 31, 2013. 3,463,912 3,463,912 3,463,912 Retained earnings 6,386,525 6,162,103 Accumulated other comprehensive income 46,217 50,428 Total shareholders' equity 9,896,654 9,676,443	Subordinated notes payable to subsidiary trust	3,093,000	3,093,000	
Common stock, authorized 10,000,000 shares with no par value, issued and outstanding 833,280 shares at March 31, 2014 and December 31, 2013. 3,463,912 3,463,912 3,463,912 Retained earnings 6,386,525 6,162,103 Accumulated other comprehensive income 46,217 50,428 Total shareholders' equity 9,896,654 9,676,443	Total liabilities	114,009,833	113,449,349	
and outstanding 833,280 shares at March 31, 2014 and December 31, 2013. Retained earnings 6,386,525 6,162,103 Accumulated other comprehensive income 46,217 50,428 Total shareholders' equity 9,896,654 9,676,443	SHAREHOLDERS' EQUITY			
2013. 3,463,912 3,463,912 Retained earnings 6,386,525 6,162,103 Accumulated other comprehensive income 46,217 50,428 Total shareholders' equity 9,896,654 9,676,443	Common stock, authorized 10,000,000 shares with no par value, issued			
Retained earnings 6,386,525 6,162,103 Accumulated other comprehensive income 46,217 50,428 Total shareholders' equity 9,896,654 9,676,443	and outstanding 833,280 shares at March 31, 2014 and December 31,			
Retained earnings 6,386,525 6,162,103 Accumulated other comprehensive income 46,217 50,428 Total shareholders' equity 9,896,654 9,676,443	2013.	3,463,912	3,463,912	
Accumulated other comprehensive income 46,217 50,428 Total shareholders' equity 9,896,654 9,676,443	Retained earnings			
Total shareholders' equity 9,896,654 9,676,443				
· · · — — — — — — — — — — — — — — — — —		9,896,654		
	Total liabilities & shareholders' equity	\$ 123,906,487	\$ 123,125,792	

CHINO COMMERCIAL BANCORP

CONSOLIDATED STATEMENTS OF NET INCOME

(unaudited)

For the three months ended

89,902

1,028,012 271,504

100,864

170,640

0.21

0.21

\$

\$

88,171

1,019,711

355,985

131,563

224,422

0.27

0.27

\$

\$

	For the three months ended		
	March 31		
	2014	2013	
Interest income			
Investment securities and due from banks	\$ 81,999	\$ 70,147	
Interest on Federal funds sold	10,087	12,228	
Interest and fee income on loans	914,348	989,910	
Total interest income	1,006,434	1,072,285	
Interest expense			
Deposits	54,977	67,010	
Other borrowings	14,410	14,910	
Total interest expense	69,387	81,920	
Net interest income	937,047	990,365	
Provision for loan losses	911	2,632	
Net interest income after			
provision for loan losses	936,136	987,733	
Non-interest income			
Service charges on deposit accounts	351,376	279,895	
Other miscellaneous income	48,052	10,736	
Dividend income from restricted stock	14,318	4,839	
Income from bank-owned life insurance	25,814	16,313	
Total non-interest income	439,560	311,783	
Non-interest expenses			
Salaries and employee benefits	587,396	571,023	
Occupancy and equipment	99,802	100,394	
Data and item processing	96,982	98,815	
Advertising and marketing	23,743	13,489	
Legal and professional fees	60,314	56,509	
Regulatory assessments	28,221	57,768	
Insurance	8,413	12,247	
Directors' fees and expenses	26,669	27,865	

Other expenses

Income tax expense

Net income

Basic earnings per share

Diluted earnings per share

Total non-interest expenses

Income before income tax expense

CHINO COMMERCIAL BANCORP

	For the three months ended			
	March 31			
		2014		2013
KEY FINANCIAL RATIOS				
(unaudited)				
Annualized return on average equity		9.17%		7.72%
Annualized return on average assets		0.75%		0.59%
Net interest margin		3.56%		3.86%
Core efficiency ratio		74.07%		78.95%
Net chargeoffs to average loans		-0.01%		-0.03%
AVERAGE BALANCES				
(thousands, unaudited)				
Average assets	\$	119,901	\$	116,203
Average interest-earning assets	\$	106,851	\$	103,961
Average gross loans	\$	64,330	\$	61,438
Average deposits	\$	106,244	\$	103,536
Average equity	\$	9,793	\$	8,844

CREDIT QUALITY	End of period		
(unaudited)	March 31, 2014	December 31, 2013	
Non-performing loans	\$ 198,766	\$ 207,942	
Non-performing loans to total loans	0.30%	0.32%	
Non-performing loans to total assets	0.16%	0.17%	
Allowance for loan losses to total loans	2.31%	2.33%	
Nonperforming assets as a percentage of total loans and OREO	0.30%	0.32%	
Allowance for loan losses to non-performing loans	757.34%	719.91%	
OTHER PERIOD-END STATISTICS			
(unaudited)	March 31, 2014	December 31, 2013	
Shareholders equity to total assets	7.99%	7.86%	
Net Loans to deposits	57.78%	57.26%	
Non-interest bearing deposits to total deposits	52.51%	51.61%	
Total capital to total risk-weighted assets	18.55%	18.18%	
Tier 1 capital to total risk-weighted assets	17.54%	17.08%	
Tier 1 leverage ratio	10.95%	10.69%	