
Welcome

Forward-Looking Statements

Statements made during this presentation may constitute Forward Looking Statements within the meaning of the Private Securities Litigation Reform Act of 1995 and any such statements are subject to risks and uncertainties that could cause actual results to differ materially. Such risks and uncertainties include those related to the economic environment, particularly in the region where Community Bank of San Joaquin operates, competitive products and pricing, general interest rate changes and the fiscal and monetary policies of the US Government, credit risk management, regulatory actions, and other risks and uncertainties.

Financial Performance of 12th District Banks in 2009

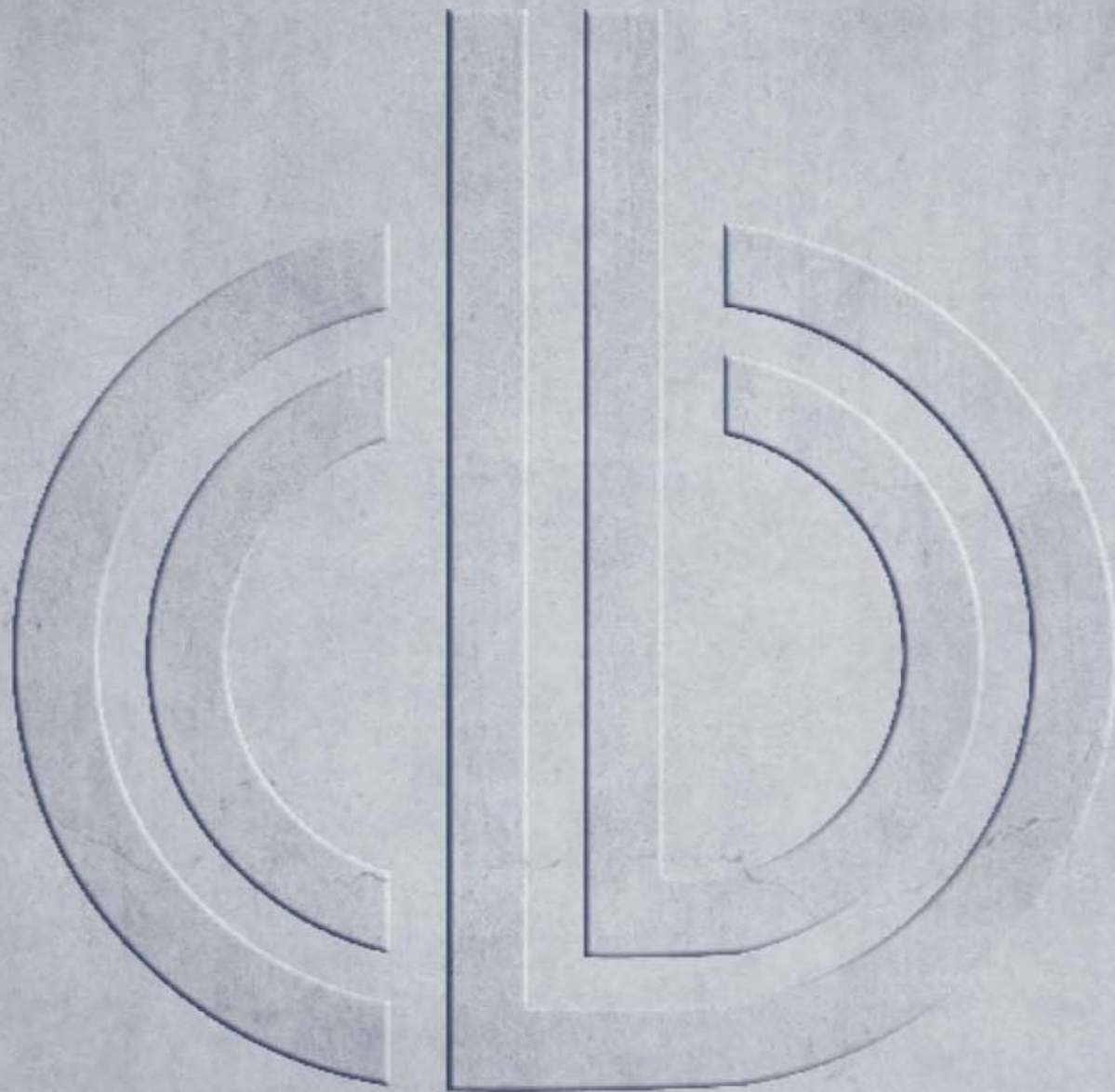
- **60% lost money**
- **Loan charge-offs highest since 1934**
- **Non-current loans & foreclosures still rising**
- **Loan growth was negative 5%**
- **Bank failures increasing**
- **Improvement in liquidity**
- **Improvement in capital levels**

Source: Federal Reserve Bank of San Francisco

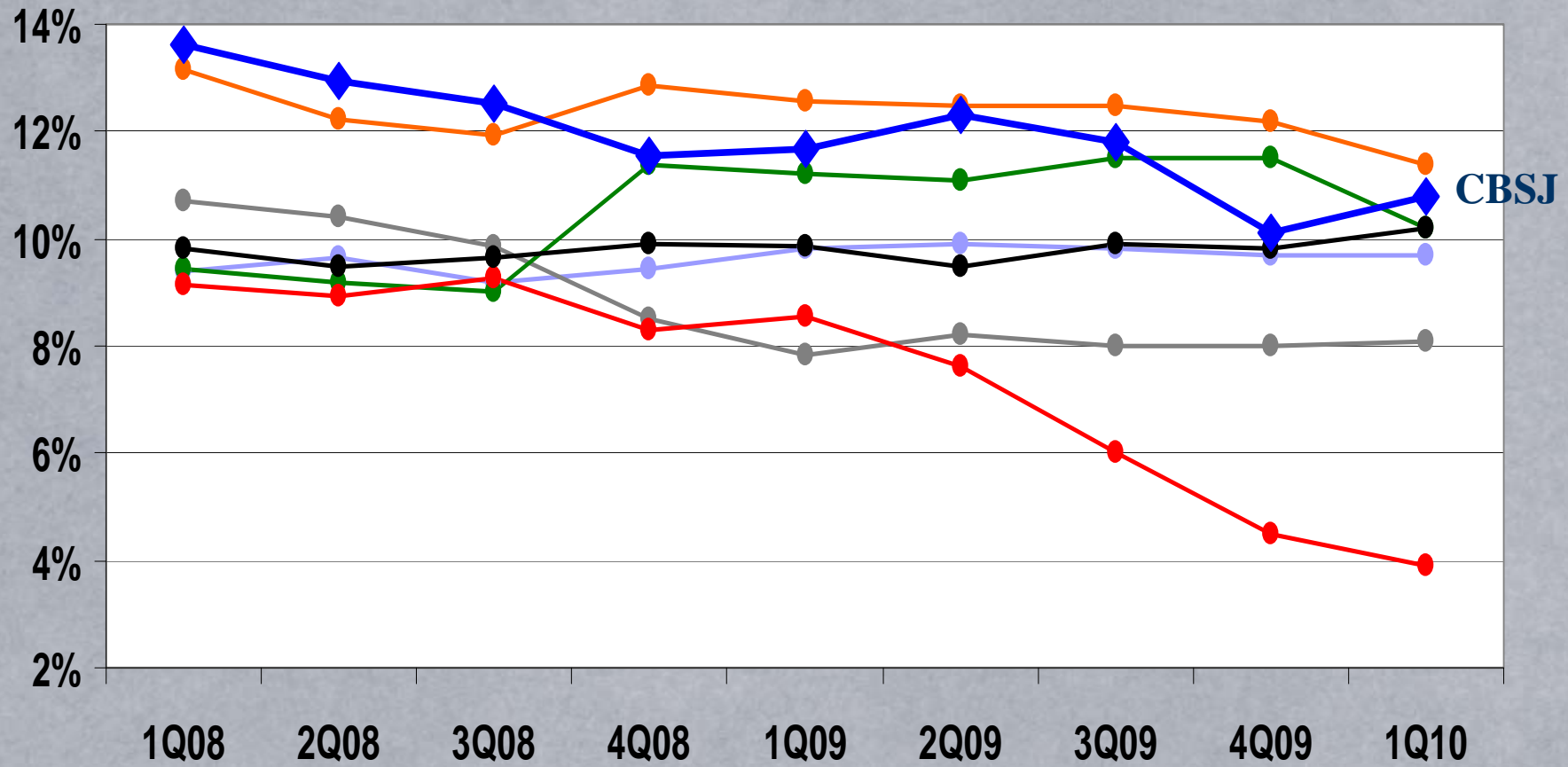
Community Bank of San Joaquin

Looking Back at 2009

- **Reduced personnel expense**
- **Reduced delinquencies & non-performing assets**
- **Continued reduction of construction loan portfolio**
- **Successful deposit campaign - “Keep it Local”**
- **Improved asset quality and maintained strong levels of capital and liquidity**



Comparison: Capital to Assets



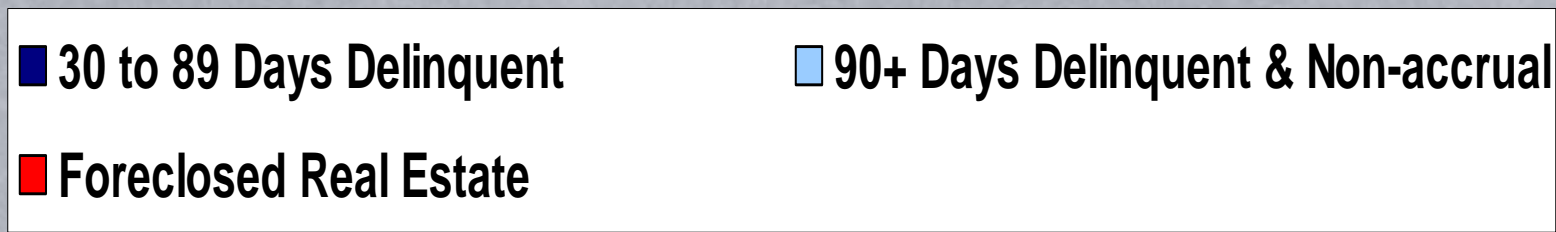
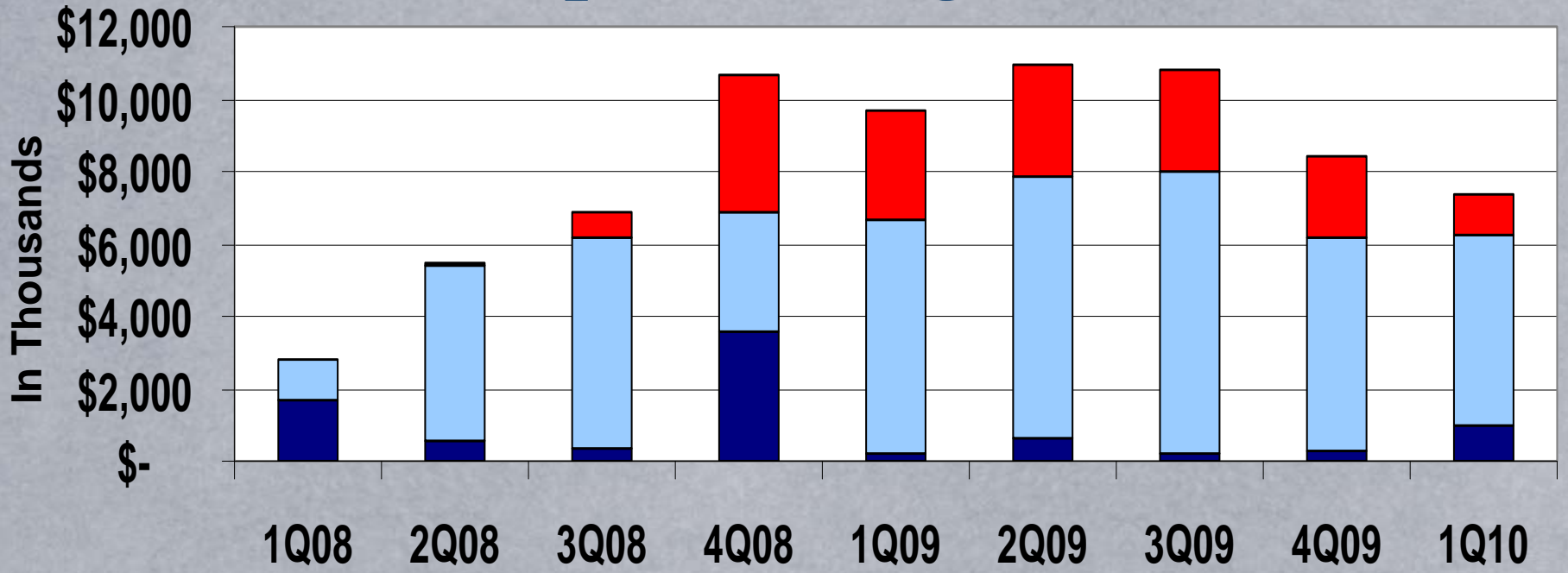
Banks Headquartered in San Joaquin & Stanislaus Counties

Regulatory Capital

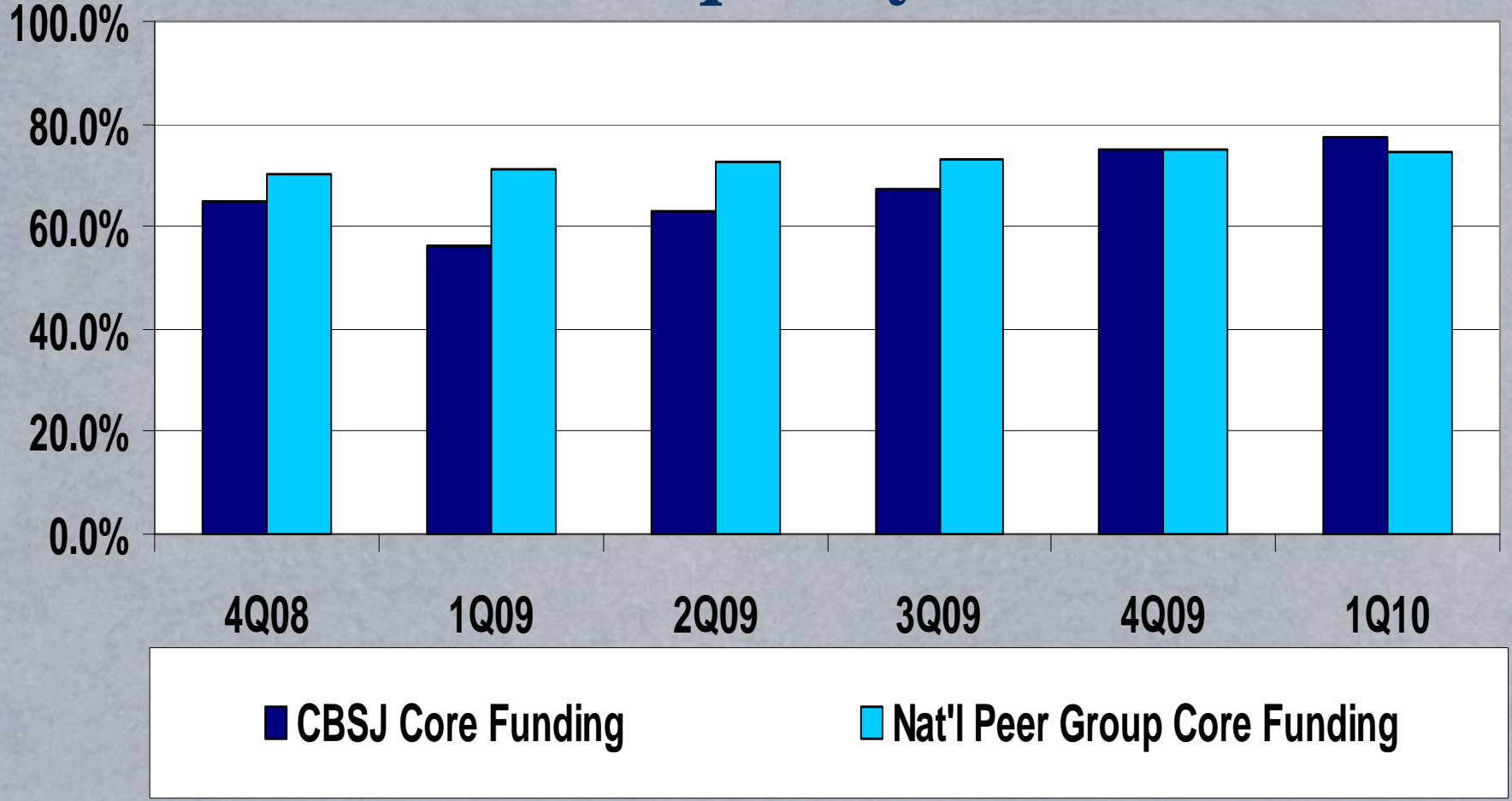
	Regulatory Well Capitalized	Requirement per Agreement	Actual CBSJ (March 2010)
Tier 1 Capital to Average Assets	5%	8%	10.3%
Tier 1 Capital to Risk Weighted Assets	6%	10%	14.9%
Total Risk Based Capital to Risk Weighted Assets	10%	13%	16.1%

CBSJ

Delinquent Loans & Non-performing Assets

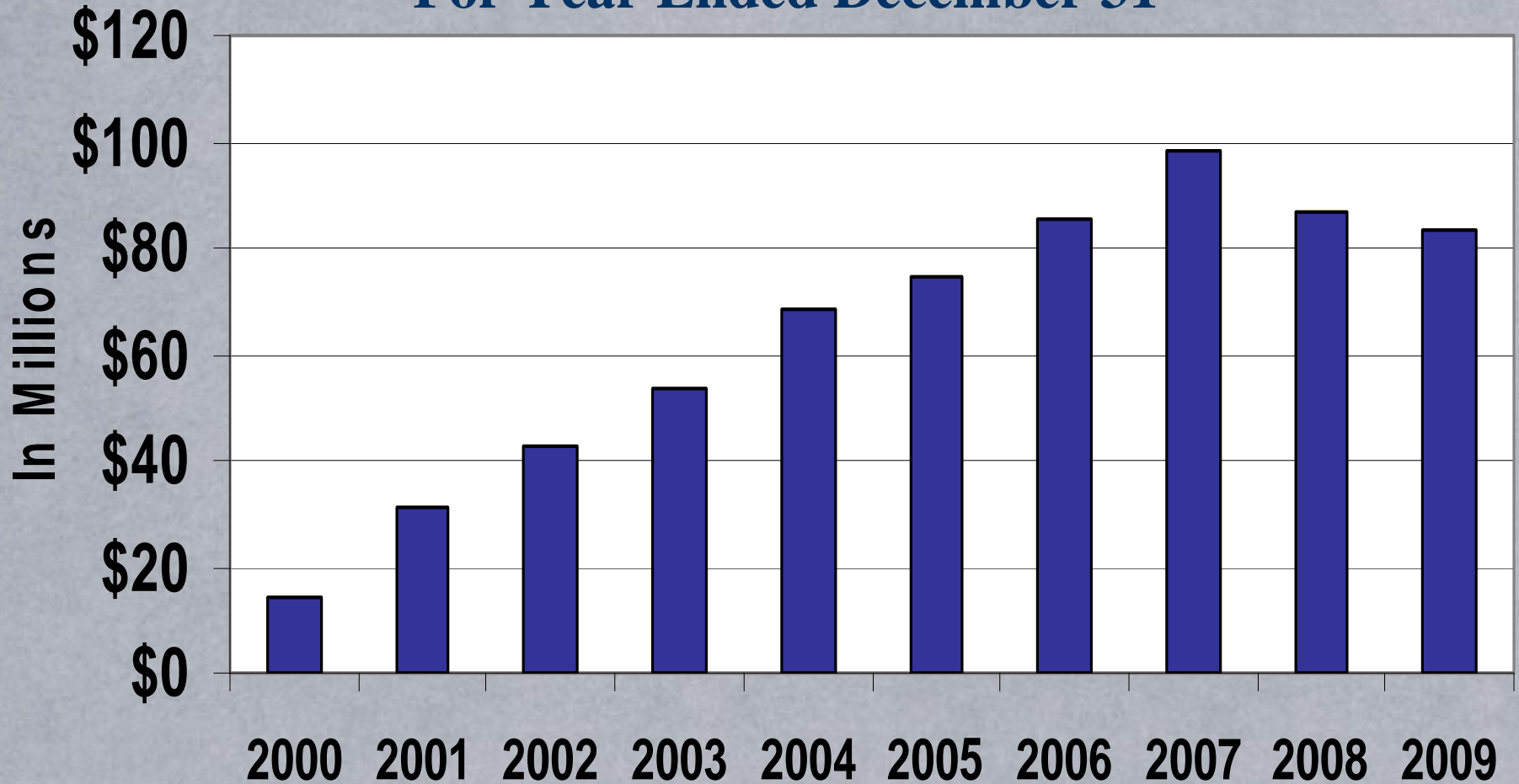


CBSJ Liquidity



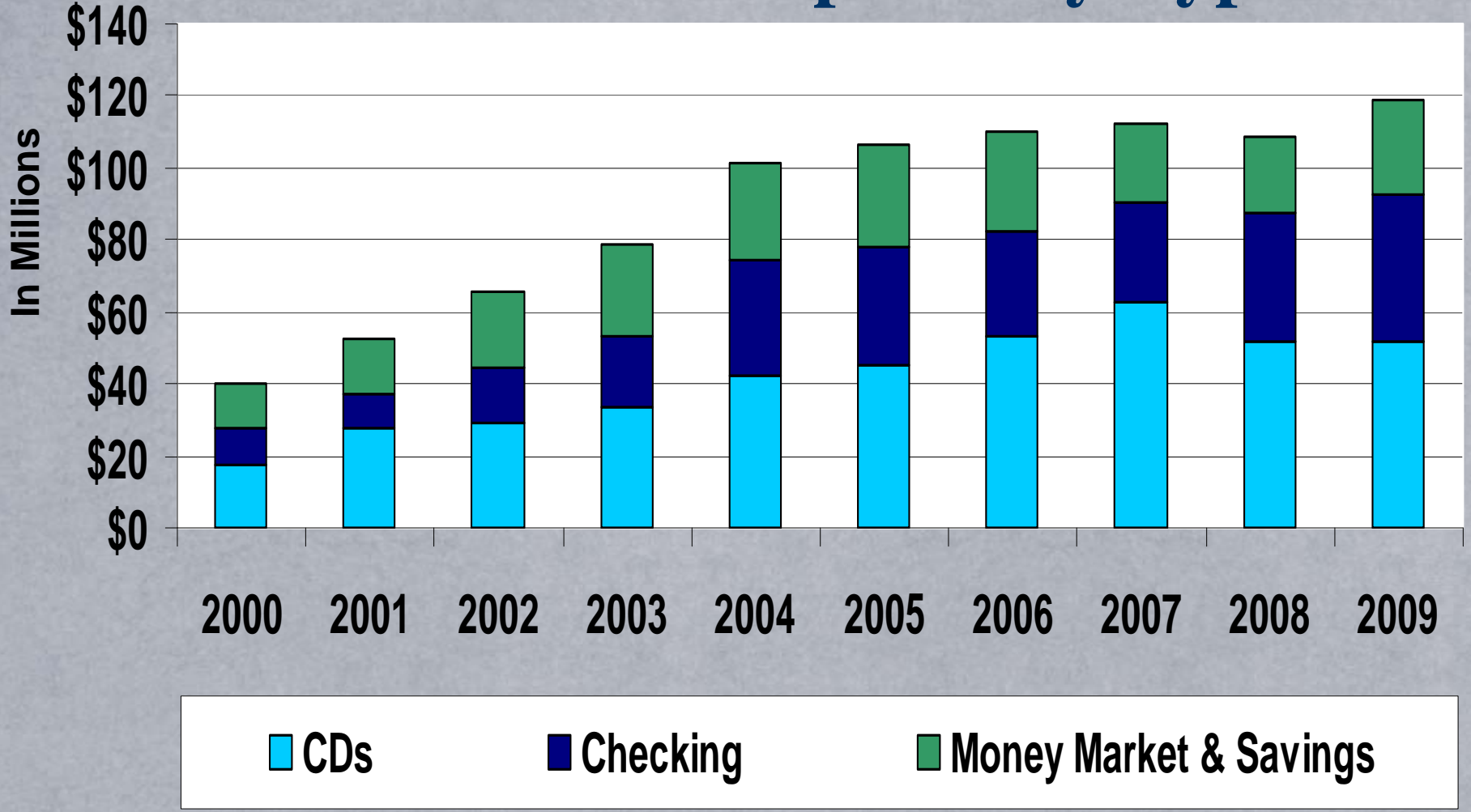
CBSJ Total Loans

For Year Ended December 31

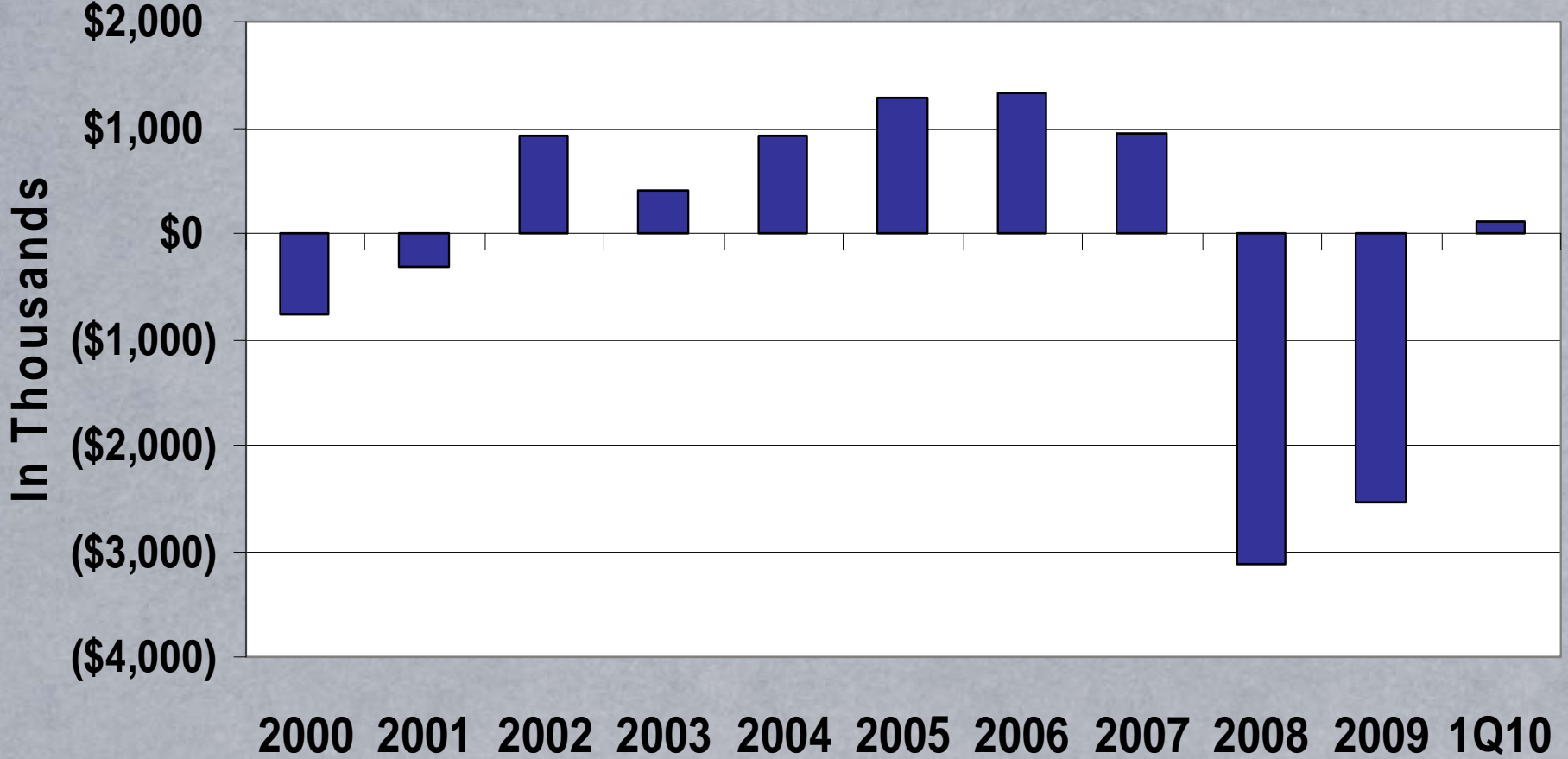


CBSJ

Breakdown of Deposits by Type

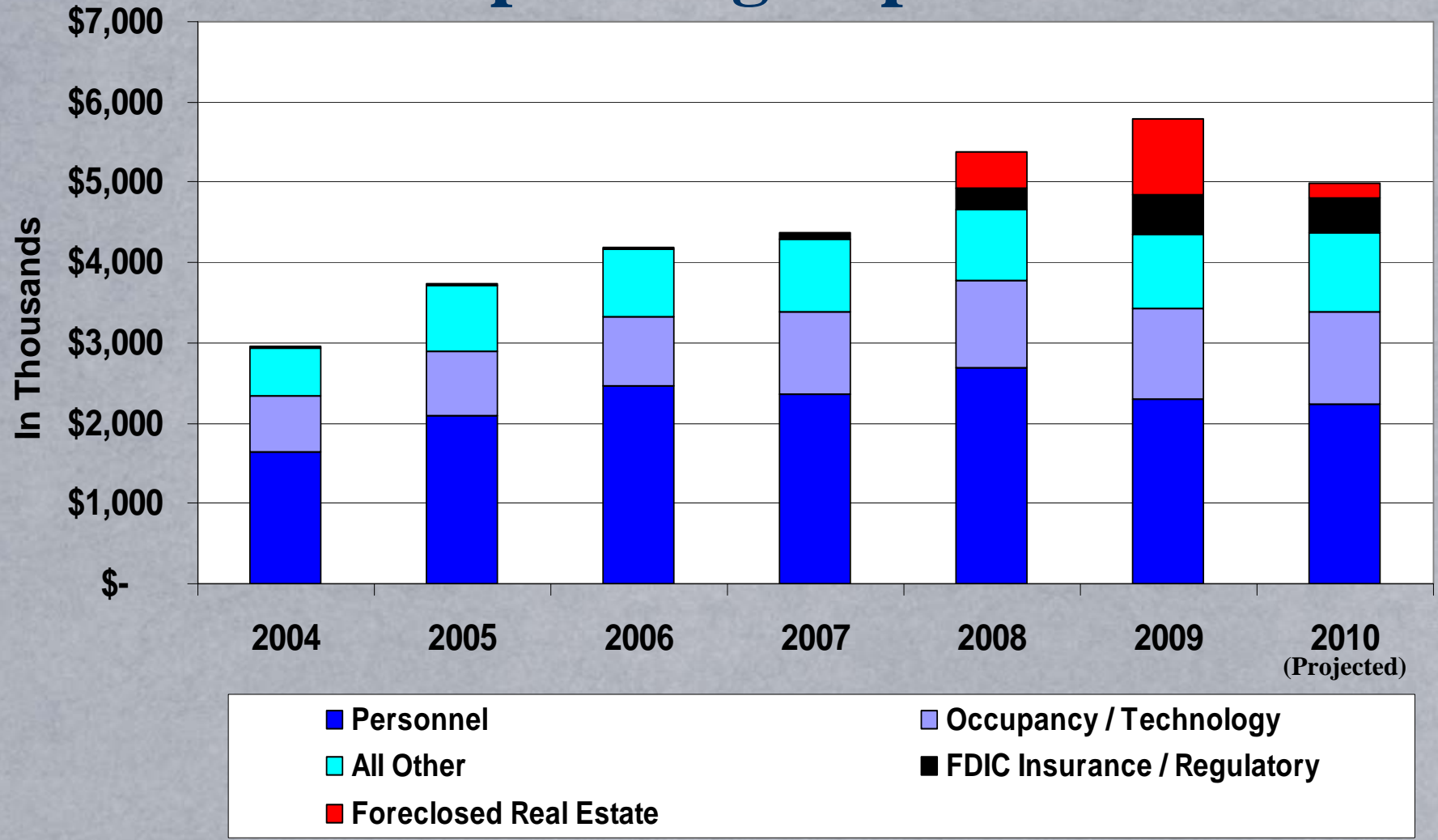


Bank On It Net Income



Bank On It

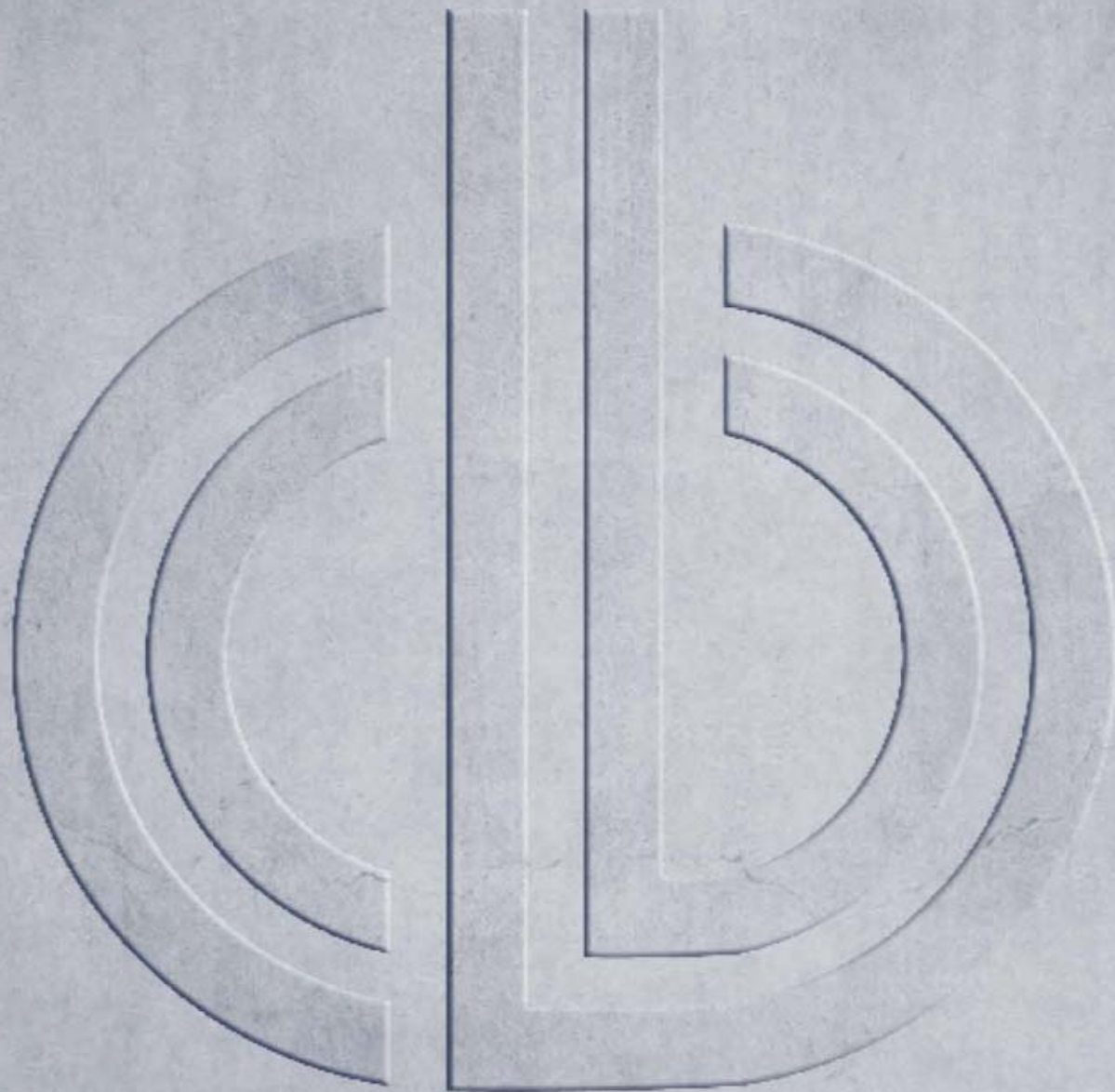
Operating Expenses



Bank On It: Stock Performance Compared to the ABA NASDAQ Community Bank Index



Bank On It (blue) **ABAQ Index (red)**



Progress with Regulatory Agreement

- **All administrative requirements of Agreement have been satisfactorily addressed**
- **Still need to further reduce problem assets and continue to improve earnings**

Looking at 2010

- **Maintain high level of capital**
- **Continued focus on reducing problem assets**
- **Resume growth of the loan portfolio**
- **Implement PrimeVest investment program**
- **Implement Vision**

What is the Vision?

What Does Our Vision Mean?

- **Provide customers with a wide range of products and services**
- **Proactively offer solutions to streamline banking activities**
- **Provide educational opportunities of a financial nature**
- **Use our experience as a small business to provide financial advice and guidance**

How Do We Implement Our Vision?

- **Comprehensive cash management services**
- **Small business workshops on financial topics**
- **Non-traditional banking products and services:**
 - **HSA's**
 - **Third party investment management services**
 - **Trust department services**
- **Time saving technology**
- **Exemplary customer service focused on solutions**

What Can You Do?

- **Be our customer**
- **Provide referrals**
- **Be a cheerleader for community banks**
- **Be a cheerleader for CBSJ**

Thank You
