

Paths to prosperity



Consolidated Statement of Financial Condition

March 31, 2010

Assets (000)

Assets	3/31/10	3/31/09
Cash and Due from Banks	45,138	34,087
Investment Securities	333,940	273,873
Federal Funds Sold	—	26,870
Total Cash & Securities	379,078	334,830
Loans, Total	555,781	529,127
Less: Loan Loss Reserve	(10,748)	(6,904)
Net Loans	545,033	522,223
Premises and Fixed Assets (net)	5,079	3,069
Other Assets	29,322	22,217
Total Assets	958,512	882,339

Liabilities and Stockholder Equity (000)

Liabilities	3/31/10	3/31/09
Demand Deposits	20,019	28,786
Time and Savings Deposits	780,042	715,499
Total Deposits	800,061	744,285
Other Liabilities	64,068	69,350
Total Liabilities	864,129	813,635
Stockholder Equity		
Common Stock	24,659	21,503
Retained Earnings	69,724	47,201
Total Stockholder Equity	94,383	68,704
TOTAL LIABILITIES & STOCKHOLDER EQUITY	958,512	882,339

Risk-Based Capital Ratios

Tier 1 Capital to Risk-Weighted Assets (4.00% required)	9.30%	9.25%	Total Capital to Risk-Weighted Assets (8.00% required)	12.84%	10.71%
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BOARD OF DIRECTORS

Michael Towbes Chairman of the Board
Janet A. Garufis President and CEO
Robert L. Skinner COO and General Counsel
Cathy Carter Duncan Director
J. Thomas Fly Director

Peter C. Jordano Director
Marshall Milligan Director
Gerald B. Parent Director
Ken Verkler Director
Craig Zimmerman Director

SENIOR OFFICERS — ADMINISTRATION

Janet A. Garufis President and CEO
Robert L. Skinner COO and General Counsel
Mark Fingerlin Executive Vice President, Chief Investment Officer
Bruce Stevens Senior Vice President, Chief Financial Officer
Paul Bowers Senior Vice President, Director of IT
Judy Guillermo-Newton Senior Vice President,
Director of Human Resources
& Organizational Development

Mike Floyd Senior Vice President, Chief Credit Officer
Tina Kudron Senior Vice President,
Director of Community Banking
Steve Mihalic Senior Vice President, Chief Lending Officer
Michelle Richardson Senior Vice President,
Director, Information Management
Janel Smit Senior Vice President, Director of Banking Services
Carolyn Tulloh Senior Vice President, Director of Marketing

BANKING OFFICES

Montecito Branch

1106-A Coast Village Road, Montecito, CA 93108 • (805) 564-0240

Robert Mislant Vice President, Senior Branch Manager
Kimberly Delgado Assistant Vice President,
Senior Assistant Branch Manager

Santa Barbara Downtown Branch

1000 State Street, Santa Barbara, CA 93101 • (805) 564-0213

Daniel C. Browne Vice President, Senior Branch Manager
Kerry Kelley Assistant Branch Manager

Goleta Branch

5658 Calle Real, Goleta, CA 93117 • (805) 564-0268

Russell Llewellyn Assistant Vice President, Branch Manager
Nadine Torbey Assistant Branch Manager

La Cumbre Branch

3802 State Street, Santa Barbara, CA 93105 • (805) 564-0271

Javier Quezada Vice President, Branch Manager
Kimberly Delgado Assistant Branch Manager

Carpinteria Branch

1023 Casitas Pass Road, Carpinteria, CA 93013 • (805) 684-0487

Anthony Castillo Vice President, Branch Manager
Brandee Nuño Assistant Branch Manager

Valley Oaks Branch

591 Alamo Pintado Road, Solvang, CA 93463 • (805) 688-2300

Monica Trouvé-Sapp Community President
Bonnie Holdren Assistant Vice President, Assistant Branch Manager

Westlake Village Branch

968 South Westlake Blvd., Suite 10, Westlake Village, CA 91361
(805) 778-0611

Sal Sandoval Vice President, Branch Manager
Sharon Lopez Assistant Branch Manager

Ventura Branch

4730 Telephone Road • Ventura, CA 93003 • (805) 676-1125

Marni Brook Community President
Stephanie Beccera Assistant Vice President, Assistant Branch Manager

Community Lending Group

14 East Carrillo Street, Santa Barbara, CA 93101 • 564-7344 or 564-0217

Steve Mihalic Senior Vice President, Director of Community Lending
John Franklin Senior Vice President,
Senior Relationship Manager
Anne Cogan Vice President, SBA, Small Business & Consumer Lending
Clyde Freeman Vice President,
Commercial Real Estate/Commercial Lending
Sherrill Nickerson Vice President, Lending Manager
Davin Mantell Vice President, Commercial Lending Officer

Wealth Management

1106-E Coast Village Road, Montecito, CA 93108 • (805) 564-0298

Mark Fingerlin Executive Vice President, Trust & Investment Division

Montecito

1106-E Coast Village Road, Montecito, CA 93108 • (805) 564-0219

Mary Ellen Tiffany Vice President, Business Development Officer

Solvang

591 Alamo Pintado Road, Solvang, CA 93463 • (805) 686-8620

Larry Edwards CFA, Investment Officer, Solvang

Ventura / Westlake Village

701 E. Santa Clara Street, Ventura, CA 93001 • (805) 830-8005

Stephen Chadbourne Investment Officer, Ventura / Westlake Village

ADMINISTRATIVE OFFICES

Executive Offices

1010 State Street, Santa Barbara, CA 93101 • (805) 564-0235

Meredith Tynes Assistant Vice President, Executive Services

Community and Nonprofit Support

1010 State Street, Santa Barbara, CA 93101 • (805) 564-0218

Jamie Gilles Community Outreach & Events Manager



Member FDIC
00368 MBT 0310A

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