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Press Release

COMMERCE NATIONAL BANK ANNOUNCES 2011 2nd QUARTER RESULTS

NEWPORT BEACH, CA, July 18, 2011 – Commerce National Bank ("the Bank") (OTCBB: CNBF.OB), a community business bank in its eighth year of operation, announced its financial results for the quarter and six months ended June 30, 2011.

For the quarter ended June 30, 2011, the Bank reported net income of $97 thousand, or $0.04 per diluted share, compared to a net loss of $240 thousand, or ($0.09) per diluted share, for the quarter ended June 30, 2010. For the six months ended June 30, 2011, the Bank reported net income of $333 thousand, or $0.09 per diluted share, compared to a net loss of $231 thousand, or ($0.09) per diluted share, for the six months ended June 30, 2010. President and CEO Mark E. Simmons stated, "The Bank is continuing to actively seek new deposit and loan relationships within the local business community, and has seen success during the first half of 2011 in increasing outstanding loans and increasing fee income."

The Bank's total assets as of June 30, 2011, increased $4.2 million, or 2%, to $252.1 million from $248.0 million at June 30, 2010. Net loans at June 30, 2011, increased $16.3 million, or 12%, to $151.2 million from $134.9 million at June 30, 2010. Total deposits increased $17.8 million, or 9%, to $223.1 million at June 30, 2011, compared to $205.4 million at June 30, 2010. Total equity increased $574 thousand, or 2%, to $27.9 million at June 30, 2011, compared to $27.4 million at June 30, 2010.

With its headquarters office in Newport Beach near John Wayne airport, the Bank is well positioned to serve businesses, professionals and selected real estate customers throughout Orange County. The Bank is staffed by experienced business bankers who are committed to providing exemplary service to their customers in the business community.

Forward-Looking Statement

This news release contains statements that are forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements are based on current expectations, estimates and projections about Commerce National Bank's business based, in part, on assumptions made by management. These statements are not guarantees of future performance and involve risks, uncertainties and assumptions that are difficult to predict. Therefore, actual outcomes and results may differ materially from what is expressed or forecasted in such forward-looking statements due to numerous factors, including those described above and the following: Commerce National Bank's timely development of new products and services, technological changes, changes in consumer spending and savings habits and other risks discussed from time to time in Commerce National Bank's reports and filings with the Office of the Comptroller of the Currency. In addition, such statements could be affected by general industry and market conditions and growth rates, and general domestic and international economic conditions. Such forward-looking statements speak only as of the date on which they are made, and Commerce National Bank does not undertake any obligation to update any forward-looking statement to reflect events or circumstances after the date of this release.

Condensed Statements of Operations
In Thousands (Except Per Share Amounts) - Unaudited

	Three Months Ended June 30,		Six Months Ended June 30,	
	2011	**2010**	**2011**	**2010**
Interest Income	$2,370	$2,484	$5,001	$5,079
Interest Expense	315	405	705	859
Net Interest Income	$2,054	$2,079	$4,295	$4,220
Provision for Loan Losses	825	700	1,350	1,075
Net Interest Income After Provision for Loan Losses	$1,229	$1,379	$2,945	$3,145
Non-Interest Income	1,104	146	1,946	201
Non-Interest Expense	2,117	1,974	4,264	3,784
Gain / (Loss) on Securities or OREO Sales	(46)	0	(53)	0
Loss Before Income Taxes	$170	($449)	$574	($438)
Income Tax Expense / (Benefit)	73	(209)	241	(207)
Net Income / (Loss)	$97	($240)	$333	($231)
Basic Earnings / (Loss) Per Share	$0.04	($0.09)	$0.13	($0.09)
Diluted Earnings / (Loss) Per Share	$0.04	($0.09)	$0.13	($0.09)

Condensed Statements of Financial Condition
In Thousands - Unaudited

	June 30,	
Assets	**2011**	**2010**
Cash & Due From Banks	$6,128	$4,259
Federal Funds Sold & Excess Balances at FRB	21,845	20,875
Investments	65,757	80,669
Loans (Net)	151,237	134,946
Other Assets	7,109	7,175
Total Assets	$252,076	$247,924
Liabilities & Shareholders' Equity		
Demand Deposits	$51,144	$52,884
Money Market, Savings and NOW Accounts	50,379	42,175
Certificates of Deposit	121,613	110,326
Total Deposits	223,136	205,385
Other Borrowings	0	14,000
Other Liabilities	1,032	1,205
Total Shareholders' Equity	27,908	27,334
Total Liabilities & Shareholders' Equity	$252,076	$247,924