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Press Release

COMMERCE NATIONAL BANK ANNOUNCES 2010 2nd QUARTER RESULTS

NEWPORT BEACH, CA, July 30, 2010 – Commerce National Bank ("the Bank") (OTCBB: CNBF.OB), a community business bank in its seventh year of operation, announced its financial results for the quarter and six months ended June 30, 2010.

For the quarter ended June 30, 2010, the Bank reported a net loss of $240 thousand, or $0.09 per diluted share, compared to a net loss of $82 thousand, or $0.03 per diluted share, for the quarter ended June 30, 2009. For the six months ended June 30, 2010, the Bank reported a net loss of $231 thousand, or $0.09 per diluted share, compared to a net loss of $234 thousand, or $0.09 per diluted share, for the six months ended June 30, 2009. President and CEO Mark E. Simmons stated, "The major contributing factors to the $231,000 year-to-date net loss were the $1,075,000 expensed year-to-date for loan loss provisions and the decreasing yields on our investments as they mature and are reinvested as well as the continuing economic pressure affecting the business community. At June 30, 2010, the Bank exceeded all the requirements for well capitalized financial institutions, with a Tier 1 Capital to Average Assets ratio of 11.2%. The Bank is continuing to actively seek new deposit and loan relationships within the local business community, and has enhanced its Small Business Lending group to bolster loan production and income in the second half of the year."

During the past 12 months the Bank's total assets as of June 30, 2010, increased $13.6 million, or 6%, to $248.0 million from $234.5 million at June 30, 2009. Net loans at June 30, 2010, increased $1.6 million, or 1%, to $134.9 million from $133.3 million at June 30, 2009. Total deposits increased $24.0 million, or 13%, to $205.4 million at June 30, 2010, compared to $181.3 million at June 30, 2009. Total equity decreased $6.2 million, or 18%, to $27.4 million at June 30, 2010, compared to $33.6 million at June 30, 2009. The change in equity from the year prior was primarily the result of the redemption of the $5 million U.S. Department of Treasury TARP funds in October 2009. The Board concluded with the concurrence with their primary regulator, that the Bank was well capitalized and positioned to proceed without the need for the $5 million of TARP funds. The balance of the change to total capital was the result of the change in the unrecognized loss on available-for-sale securities, and the net losses over the past twelve months.

With offices in Newport Beach near John Wayne airport and in the City of Fullerton, the Bank is well positioned to serve businesses, professionals and selected real estate customers in both the northern and southern areas of Orange County. The offices are 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 Financial Condition
(Unaudited) - ($000's)

	June 30,	
Assets	**2010**	**2009**
Cash & Due From Banks	$4,259	$4,145
Federal Funds Sold & Excess FRB Balances	20,875	11,106
Investments	80,669	81,830
Loans (Net)	134,946	133,302
Other Assets	7,175	4,067
Total Assets	$247,924	$234,450
Liabilities & Shareholders' Equity		
Demand Deposits	$52,884	$34,933
Money Market, Savings and NOW Accounts	42,175	54,168
Certificates of Deposit	110,326	92,229
Total Deposits	205,385	181,330
Other Borrowings	14,000	18,500
Other Liabilities	1,205	1,019
Shareholders' Equity		
Common Stock and Surplus	31,956	36,879
Accumulated Deficit	(4,086)	(3,521)
Unrecognized Gain/(Loss) on AFS Securities	(536)	243
Total Shareholders' Equity	27,334	33,601
Total Liabilities & Shareholders' Equity	$247,924	$234,450

Condensed Statements of Operations
(Unaudited) - ($000's, except per share amounts)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2010	**2009**	**2010**	**2009**
Interest Income	$2,484	$2,640	$5,079	$5,199
Interest Expense	405	646	859	1,234
Net Interest Income	2,079	1,994	4,220	3,965
Provision for Loan Losses	700	300	1075	525
Net Interest Income After Provision for Loan Losses	1,379	1,694	3,145	3,440
Non Interest Income	146	79	201	146
Non Interest Expense	1,974	1,912	3,784	3,983
Loss Before Income Taxes	(449)	(139)	(438)	(397)
Income Tax Benefit	(209)	(57)	(207)	(163)
Net Loss	($240)	($82)	($231)	($234)
Basic Loss Per Share	($0.09)	($0.03)	($0.09)	($0.09)
Diluted Loss Per Share	($0.09)	($0.03)	($0.09)	($0.09)