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Press Release

COMMERCE NATIONAL BANK ANNOUNCES 2010 3rd QUARTER RESULTS

NEWPORT BEACH, CA, October 28, 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 nine months ended September 30, 2010.

For the quarter ended September 30, 2010, the Bank reported net income of $180 thousand, or $0.07 per diluted share, compared to net income of $105 thousand, or $0.04 per diluted share, for the quarter ended September 30, 2009. For the nine months ended September 30, 2010, the Bank reported a net loss of $52 thousand, or $0.02 per diluted share, compared to a net loss of $130 thousand, or $0.05 per diluted share, for the nine months ended September 30, 2009. President and CEO Mark E. Simmons stated, "The major contributing factors to the $52,000 year-to-date net loss were the $1,375,000 expensed year-to-date for loan loss provisions and the decreasing yields on our investments as they mature and are reinvested at lower rates. Also, the continuing economic pressures affecting the business community have depressed the prospects of many of our clients. At September 30, 2010, the Bank exceeded all the requirements for well capitalized financial institutions, with a Tier 1 Capital to Average Assets ratio of 10.8%. The Bank is continuing to actively seek new deposit and loan relationships within the local business community, and has enhanced its Small Business Lending Division to bolster loan production and income in the fourth quarter of the year."

During the past 12 months the Bank's total assets as of September 30, 2010, increased $33.0 million, or 14%, to $265.2 million from $232.2 million at September 30, 2009. Net loans at September 30, 2010, increased $16.7 million, or 13%, to $148.5 million from $131.8 million at September 30, 2009. Total deposits increased $38.5 million, or 21%, to $218.1 million at September 30, 2010, compared to $179.6 million at September 30, 2009. Total equity decreased $5.3 million, or 16%, to $27.6 million at September 30, 2010, compared to $32.9 million at September 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 of the Bank's 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 Operations
000's Omitted (Except Per Share Amounts) - Unaudited

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2010	**2009**	**2010**	**2009**
Interest Income	$2,649	$2,654	$7,729	$7,853
Interest Expense	378	632	1,237	1,867
Net Interest Income	2,271	2,022	6,492	5,987
Provision for Loan Losses	300	200	1375	725
Net Interest Income After Provision for Loan Losses	1,971	1,822	5,117	5,262
Non Interest Income	317	633	461	779
Non Interest Expense	1,984	1,825	5,712	5,548
OTTI Charges on AFS Securities	0	167	0	427
Income (Loss) Before Income Taxes	304	462	(134)	65
Income Tax Expense / (Benefit)	125	358	(82)	195
Net Income / (Loss)	$180	$105	($52)	($130)
Basic Earnings / (Loss) Per Share	$0.07	$0.04	(0.02)	(0.05)
Diluted Earnings / (Loss) Per Share	$0.06	$0.03	(0.02)	(0.05)

Condensed Statements of Financial Condition
000's Omitted - Unaudited

	September 30,	
Assets	**2010**	**2009**
Cash & Due From Banks	$5,152	$7,216
Federal Funds Sold & Excess Balances at FRB	7,592	11,336
Investments	96,900	78,236
Loans (Net)	148,533	131,810
Other Assets	6,993	3,606
Total Assets	$265,170	$232,204
Liabilities & Shareholders' Equity		
Demand Deposits	$58,163	$37,677
Money Market, Savings and NOW Accounts	47,424	44,483
Certificates of Deposit	112,513	97,414
Total Deposits	218,100	179,574
Other Borrowings	17,638	18,500
Other Liabilities	1,882	1,249
Shareholders' Equity		
Preferred Stock	0	5,000
Common Stock and Surplus	31,976	31,867
Accumulated Deficit	(3,906)	(3,397)
Unrecognized Loss on AFS Securities	(520)	(589)
Total Shareholders' Equity	27,550	32,881
Total Liabilities & Shareholders' Equity	$265,170	$232,204