



**Commerce  
National Bank**

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## Press Release

### **COMMERCE NATIONAL BANK ANNOUNCES THE APPOINTMENT OF NIC GOERES, BUSINESS BANKING OFFICER**

**NEWPORT BEACH, CALIFORNIA, December 12, 2012** – Commerce National Bank (OTCBB:CNBF:OB), a community business bank in its ninth year of operation, is pleased to announce that Nic Goeres has joined the Bank as a Business Banking Officer in the Newport Beach Headquarters office.

With twenty nine years of experience in commercial business banking with a heavy emphasis on commercial business lending and business deposit services, Mr. Goeres brings an extensive background in building and servicing quality relationships in the Orange County business and professional community. “Mr. Goeres is a high caliber business banking professional with a proven record of accomplishment as a business lender. We are very pleased to have him join our team,” said President & Chief Executive Officer Mark E. Simmons.

Mr. Goeres has held key positions with Orange County Business Bank, First Bank and Trust, First Los Angeles Bank and Security Pacific National Bank. Mr. Goeres is a graduate of the University of Iowa and attended the Graduate School of Management at the University of Rochester.

#### *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.*