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Commerce Bank of Folsom Reports First Quarter 2008 Financial Results

FOLSOM, Calif., May 2, 2008 - Commerce Bank of Folsom (OTCBB: CBFM), recently announced its first quarter financial results. Opened in March 2007, the Bank has completed its first 12 months of operations with total assets of \$37.6 million, total loans of \$29.2 million, and total deposits of \$23.2 million.

“The first quarter of 2008 was very productive for Commerce Bank of Folsom,” stated Gregory Patton, President and CEO. “Management and the Board of Directors are pleased with the direction of the Bank.”

Loans increased in the first quarter by \$10.9 million, and deposits grew in the quarter by \$6.8 million.

“The Bank’s focus on Folsom and nearby communities is providing a solid base for building our company, even in this challenging economic period. In the face of state-wide soft home values and increased consumer prices, this area is still productive and has quality business relationships seeking community banking services,” Patton noted.

The Bank had no past-due or non-performing loans at March 31, 2008, and reported a net loss for the first quarter totaling \$461,874, which is in-line with expectations and normal for a start-up bank. This loss included a provision to the loan loss reserve of \$168,000, which leaves the reserve at 1.35% of total loans.

About Commerce Bank of Folsom

Commerce Bank of Folsom is a locally owned community bank located at 1710 Prairie City Road in Folsom, since March 2007. The Bank prides itself on serving the financial needs of small

businesses and professionals in the greater Folsom area and is committed to community philanthropy. Commerce Bank of Folsom can be found on the Web at www.cobankfolsom.com.

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Forward Looking Statement:

This release may contain forward-looking statements that are subject to risks and uncertainties. Such risks and uncertainties may include but are not necessarily limited to fluctuations in interest rates, inflation, government regulations and general economic conditions, and competition within the business areas in which the Bank will be conducting its operations, including the real estate market in California and other factors beyond the Bank's control. Such risks and uncertainties could cause results for subsequent interim periods or for the entire year to differ materially from those indicated. You should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. The Bank undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.