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Comptroller of the Currency  
Administrator of National Banks

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Licensing Department  
250 E Street, S.W.  
Washington, DC 20219

June 19, 2012

**Corporate Decision #2012-12  
July 2012**

Ivo A. Tjan  
Chairman and CEO  
CommerceWest Bank, N.A.  
2111 Business Center Dr.  
Irvine, CA 92612

Subject: Termination of 12 USC §1818 condition

Dear Mr. Tjan:

When the Comptroller of the Currency (OCC) conditionally approved your application to merge with Discovery Bank (Bank), San Marcos, CA, by letter dated July 9, 2009, the OCC's action was based, in part, on compliance with three conditions. Two conditions relating to Information Technology requirements have been met. The following condition remains in effect:

- 1) The bank shall maintain Tier 1 Leverage Capital of no less than 9.5% and a minimum Total Risk Based Capital of 12.0%.

In the three years since approval, management has satisfactorily addressed the merger-related concerns and the bank's current condition no longer warrants the subject condition. In addition, appropriate minimum capital requirements have been established by the board of directors and maintained by Bank. Accordingly, the OCC hereby terminates the above condition.

The termination of this condition does not affect representations relied upon in the OCC's decision.

If you have any questions on this matter, please contact Director for District Licensing, Ellen T. Shepherd at (720) 475-7630.

Sincerely,

*Stephen A. Lybarger*

Stephen A. Lybarger  
Deputy Comptroller for Licensing