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COLUMBIA COMMERCIAL BANCORP REPORTS THIRD QUARTER 2009 RESULTS

Hillsboro, OR – Columbia Commercial Bancorp (OTCBB: CLBC), a single bank holding company for Columbia Community Bank, reports a net loss of $556,000, or $0.18 per diluted share for the quarter ended September 30, 2009. Year-to-date for the nine months ended September 30, 2009 the net loss reported is $3.7 million, or $1.19 per diluted share, compared to net income of $1.5 million, or $0.48 per diluted share, for the same period in 2008.

"While we are beginning to see some slowing of the adverse residential real estate trends from 2008 and earlier this year, these difficult market conditions within the Bank's lending areas still continue to present challenges for us," stated the Company's President and Chief Executive Officer, Rick A. Roby. He adds, "The Bank closely monitors its troubled loans and adequacy of the allowance for loan losses and therefore posted an additional $1.0 million loan loss provision expense for this quarter over and above the $4.9 million taken earlier in the year. The allowance for loans losses is now at $7.9 million or 2.81% of total loans and even though the Bank has a net loss for the year, its total risk-based capital ratio at 10.65% is still "well-capitalized" according to the standard regulatory definitions."

Total assets were $378.9 million as of September 30, 2009, which are consistent with the $378.1 million in total assets at this same time last year. Loans are down $28.4 million, or 9.1% over this past twelve months from $311.1 million as of September 30, 2008 relative to $282.7 million at the end of this most recent quarter. "Over this past year we've experienced growth in most areas of our loan portfolio except for residential construction and land development loans which are down $36.1 million, or 30.8% to $81.0 million at the end of this quarter compared to the $117.1 million at this same time last year. Equally important is that the remaining loans in the Bank's portfolio that are not dependent on the residential construction industry continue to perform well even through these difficult economic times," states the Company's Chief Credit Officer, Fred Johnson. Mr. Johnson continues, "Not only are we pleased with the results of our efforts to reduce the Bank's lending exposure in the residential real estate market, but we have also observed the leveling off and actual reduction of the Bank's non-performing assets over this past quarter." Non-performing assets, consisting of loans in non-accrual status and other real estate acquired through the workout of troubled loans totaled $27.6 million, or 7.3% of total assets at the end of this most recent quarter compared to $30.1 million or 7.7% of total assets as of June 30, 2009 and $31.2 million, or 7.8% of assets as of March 31, 2009.

The Bank's allowance for loan losses is $7.9 million as of September 30, 2009, or 2.81% of outstanding loans compared to $5.8 million, or 1.85% of loans at December 31, 2008 and $5.3 million, or 1.70% of loans for the same quarter ended a year ago. For 2009, the Bank's loan loss provision has been $5.9 million compared to $2.7 million for the same nine month period in 2008. Year-to-date loan charge-offs for 2009 have been $4.2 million relative to $342,000 in recoveries for the first nine months of this year.

In addition to the Bank's loan loss provision expenses, the Bank's Chief Financial Officer, Bob Ekblad, comments that "Year-to-date Bank earnings have also been adversely affected by a $1.2 million other-than-temporary impairment charge taken on one of the Bank's investments during the second quarter of this year, an FDIC special assessment of $185,000 during the second quarter of this year as well, write-downs and net losses upon the sale of OREO property totaling $691,000 for the first nine months of

this year, along with the increased costs, both direct and indirect, of monitoring troubled loans and managing bank owned properties." Other non-interest expenses from year-to-year have remained relatively stable. Ekblad further comments, "Net interest margin at 2.47% for the quarter has leveled off and should improve moving forward as long-term liabilities continually reprice at today's lower costs, however the overall lower market rates, continued non-performing assets, lower loan fees from reduced originations, and the opportunity costs associated with prudently keeping strong liquid reserves in today's operating environment, are all factors that will continue to challenge net interest margin moving forward." As of September 30, 2009, the Bank had $34.3 million in excess cash, fed funds sold, short-term investments, and unpledged readily-marketable available-for-sale securities.

About Columbia Commercial Bancorp:

Information about the Company's stock may be obtained through the Over the Counter Bulletin Board at www.otcbb.com. Columbia Commercial Bancorp's stock symbol is CLBC.

Columbia Commercial Bancorp was formed in 2002 as a holding company for Columbia Community Bank, which was opened in 1999 by local business people to deliver loan and deposit product solutions through experienced and professional bankers to businesses, nonprofits, professionals, and individuals throughout Washington County and the greater Portland metropolitan area. The Bank was named among the "100 Best Companies to Work for in Oregon" by *Oregon Business Magazine* (2009 and 2007) and the Bank has also been named by *Portland Business Journal* as one of the "100 Fastest-Growing Private Companies in Oregon" consistently over the past several years. In 2008, *US Banker* magazine ranked Columbia Commercial Bancorp number 15 among 1,115 financial institutions in the nation with assets of $2 billion or less based upon a three-year average return on equity.

For more information about Columbia Commercial Bancorp, or its subsidiary, Columbia Community Bank, call (503) 693-7500 or visit our website at

www.columbiacommunitybank.com. Information contained in or linked to our website is not incorporated as a part of this release.

Certain statements in this release may constitute forward-looking statements within the definition of the "safe-harbor" provisions of Section 21E of the Securities Exchange Act of 1934, as amended. These forward-looking statements are subject to significant uncertainties, which could cause actual results to differ materially from those set forth in such statements. Forward-looking statements are those that incorporate management's current expectations and plans based on information currently know to them. These statements can sometimes be identified by words such as "believe," "estimate," "anticipate," "expect," "intend," "will," "may," "should," or other similar phrases or words. Readers are cautioned not to place undue reliance on forward-looking statements. In particular, they should not be construed as assurances of a given level of performance or as promises of a given set of management's actions. Some of the factors that could cause management to deviate from its current plans, or could cause the Company's results to differ from current expectations, include the effect of localized or regional economic shifts that may affect the collectability of loans or the value of the collateral underlying those loans; the effects of laws, regulations, policies and government actions upon the Company's assets and operations; sensitivity to the Northwestern Oregon geographic markets and events affecting those market; and the impacts of new government initiatives (such as climate change initiatives and other programs) upon us and our borrowers. The Company does not intend to publicly release any revisions to these forward-looking statements to reflect events or circumstances after the date of this release or to reflect the occurrence of unanticipated events.

COLUMBIA
COMMERCIAL BANCORP

Consolidated Balance Sheet
Unaudited
(amounts in 000's, except per share data and ratios)

	September 30, 2009	September 30, 2008	% Change 2009 vs. 2008	December 30, 2008	% Change Year-to-Date
ASSETS					
Cash & due from banks	$ 21,342	$ 3,378	531.8%	$ 9,274	130.1%
Federal funds sold	5,000	617	710.4%	8,739	-42.8%
Investment Securities - Available for Sale	52,489	47,616	10.2%	54,606	-3.9%
Investments - Other	2,646	2,745	-3.6%	2,857	-7.4%
Gross loans	282,701	311,142	-9.1%	315,150	-10.3%
Allowance for loan losses	(7,940)	(5,280)	50.4%	(5,839)	36.0%
Net loans	274,761	305,862	-10.2%	309,311	-11.2%
Other real estate owned	6,009	3,865	55.5%	3,454	74.0%
Other assets	16,648	13,990	19.0%	14,231	17.0%
Total Assets	$ 378,895	$ 378,073	0.2%	$ 402,472	-5.9%
LIABILITIES					
Deposits	$ 270,772	$ 270,063	0.3%	$ 288,936	-6.3%
Repurchase agreements	17,399	11,352	53.3%	15,810	10.1%
Federal funds purchased	-	-	0.0%	-	0.0%
FHLB borrowings	56,635	60,135	-5.8%	59,135	-4.2%
Other borrowings	1,753	1,840	-4.7%	1,819	-3.6%
Junior subordinated debentures	8,248	8,248	0.0%	8,248	0.0%
Other liabilities	3,521	3,066	14.8%	4,923	-28.5%
Total Liabilities	358,328	354,704	1.0%	378,871	-5.4%
STOCKHOLDERS' EQUITY	20,567	23,369	-12.0%	23,601	-12.9%
Total liabilities and stockholders' equity	$ 378,895	$ 378,073	0.2%	$ 402,472	-5.9%
Shares outstanding at end-of-period	3,142,581	3,111,081		3,126,081	
Book value per share	$ 6.54	$ 7.51		$ 7.55	
Allowance for loan losses to total loans	2.81%	1.70%		1.85%	
Non-performing assets (non-accrual loans & OREO)	$ 27,585	$ 10,487		$ 22,058	
Tier 1 leverage ratio (5% minimum for "well-capitalized")	7.62%	8.66%		8.42%	
Tier 1 risk-based capital ratio (6% minimum for "well-capitalized")	9.40%	9.60%		9.38%	
Total risk-based capital ratio (10% minimum for "well-capitalized")	10.65%	10.86%		10.64%	

Consolidated Statement of Operations
Unaudited
(amounts in 000's, except per share data and ratios)

	Three Months Ending			Nine Months Ending		
	9/30/2009	6/30/2009	% Change	9/30/2009	9/30/2008	% Change
INTEREST INCOME						
Loans	$ 4,382	$ 4,483	-2.3%	$ 13,512	$ 17,107	-21.0%
Investments	303	279	8.6%	1,048	2,280	-54.0%
Federal funds sold and other	33	32	3.1%	105	58	81.0%
Total interest income	4,718	4,794	-1.6%	14,665	19,445	-24.6%
INTEREST EXPENSE						
Deposits	1,887	1,971	-4.3%	5,880	6,684	-12.0%
Repurchase agreements and federal funds purchased	48	39	23.1%	132	354	-62.7%
FHLB borrowings	574	569	0.9%	1,724	1,813	-4.9%
Other borrowings	34	32	6.3%	99	104	-4.8%
Junior subordinated debentures	64	77	-16.9%	227	367	-38.1%
Total interest expense	2,607	2,688	-3.0%	8,062	9,322	-13.5%
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	2,111	2,106	0.2%	6,603	10,123	-34.8%
PROVISION FOR LOAN LOSSES	1,000	4,325	-76.9%	5,925	2,680	121.1%
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	1,111	(2,219)	-150.1%	678	7,443	-90.9%
NON-INTEREST INCOME	111	117	-5.1%	344	363	-5.2%
NON-INTEREST EXPENSE	2,170	2,375	-8.6%	6,600	5,543	19.1%
INVESTMENTS- REALIZED GAINS / (LOSSES)	-	403	-100.0%	1,276	50	2452.0%
INVESTMENTS - OTHER THAN TEMPORARY IMPAIRMENT	-	(1,200)	-100.0%	(1,200)	-	n/a
OREO VALUATION ADJUSTMENTS & GAINS/(LOSSES) ON SALES - NET	(4)	(687)	-99.4%	(691)	-	n/a
INCOME (LOSS) BEFORE PROVISION FOR INCOME TAXES	(952)	(5,961)	-84.0%	(6,193)	2,313	-367.7%
PROVISION (BENEFIT) FOR INCOME TAXES	(396)	(2,318)	-82.9%	(2,465)	799	-408.5%
NET INCOME (LOSS)	$ (556)	$ (3,643)	-84.7%	$ (3,728)	$ 1,514	-346.2%
Earnings (Loss) per share - Basic	$ (0.18)	$ (1.16)		$ (1.19)	$ 0.50	
Earnings (Loss) per share - Diluted	$ (0.18)	$ (1.16)		$ (1.19)	$ 0.48	
Return on average equity	-10.58%	-62.91%		-21.95%	8.69%	
Return on average assets	-0.57%	-3.69%		-1.26%	0.54%	
Net interest margin	2.47%	2.46%		2.52%	3.71%	
Efficiency ratio	97.7%	106.8%		95.0%	52.9%	