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COLUMBIA COMMERCIAL BANCORP REPORTS FIRST QUARTER 2010 RESULTS

Hillsboro, OR – Columbia Commercial Bancorp (OTCBB: CLBC), a single bank holding company for Columbia Community Bank (the Bank), reports a net loss of $331,000, or $0.11 per diluted share for first quarter 2010 and increases the Bank's capital through a local private placement to accredited investors.

"The Bank continues to divest itself of its residential construction and land development loans, but there are still challenges. However, over the past few months we're beginning to see some stabilizing of real estate values, increased property sales, and a continued decrease in the amount of non-performing assets. The Bank continues to maintain a strong loan loss reserve totaling $8.1 million, or 3.19% of total loans outstanding at the end of the quarter," stated the Company's President and Chief Executive Officer, Rick A. Roby.

Assets

Total assets at $391.5 million as of March 31, 2010 are up $11.3 million over this past quarter as increased deposits, long-term borrowings, and other liabilities have allowed the Bank to increase its cash reserves and investment portfolio. At quarter-end, cash and federal funds sold exceeded $52.3 million while the Bank's investment portfolio of marketable securities increased to $62.1 million, up $7.9 million compared

to the $54.2 million as of December 31, 2009. Bob Ekblad, the Company's Chief Financial Officer comments, "Over these past few quarters the Bank has continued to increase liquidity in preparation of upcoming maturities of brokered and other large deposits, so moving forward cash and federal funds sold balances will decline somewhat, but in turn the Bank's net interest margin will improve."

Total loans decreased $7.8 million or 3.0% over the past quarter and $53.1 million or 17.3% over the past year. The Company's Chief Credit Officer, Fred Johnson, states "The reduction in construction and land development loans has slowed somewhat, but they still declined $4.3 million during the past quarter reducing these outstandings to $56.3 million, or 22.2% of total loans. Other loan categories remain relatively stable as the drop over this past year is primarily from the construction and land development loans which declined $43.6 million, or 43.7% when compared to this time last year." The allowance for loan losses is $8.1 million or 3.19% of loans as of March 31, 2010 which is down from $8.9 million or 3.40% of loans as of December 31, 2009 as net loan charge-offs for the quarter were $1.5 million relative to the loan loss provision expense of $750,000. Loans past due more than 30-days and still accruing at March 31, 2010 totaled $4.9 million, or 1.94% of outstanding loans.

Non-performing assets consist of loans on non-accrual status and other real estate owned (OREO) which in aggregate were $26.5 million at the end of the current quarter relative to $28.9 million at the end of 2009 and $31.2 million compared to a year ago. The mix has changed significantly over the past year as loans have migrated through the steps leading to eventual resolution. Currently OREO as a percentage of total non-performing assets is 41.7% compared to just 18.2% as of March 31, 2009.

Mr. Johnson continues by noting, "While the economy has not permitted the Bank to reduce it non-performing assets as rapidly as we would like, we are successfully moving these assets to resolution and we continue our efforts on rebuilding the quality, diversity and size of the Bank's loan portfolio."

Deposits

Current deposits at $279.6 million are down $13.7 million, or 4.7% when compared to the $293.3 million at March 31, 2009. Contributing to the deposit decline over the past twelve months was almost $42.8 million in brokered deposits maturities that were not renewed nor replaced with other brokered deposits. Brokered deposits at March 31, 2010 are $51.9 million compared to $57.1 million at December 31, 2009 and $94.7 million as of March 31, 2009. Over this past quarter, deposits increased $5.9 million, despite a $5.2 million decline in brokered deposits. For the rest of 2010, the Bank has another $24.3 million in brokered deposits maturing which it will retire from anticipated growth in other deposits and cash reserves.

Earnings

Net loss for first quarter 2010 of $331,000 was directly attributable to the quarter's loan loss provision expense of $750,000, but was somewhat offset by $173,000 in realized securities gains. This compares to a $1.8 million net loss for the fourth quarter of 2009 at which time the Bank recognized $107,000 in securities gains but were offset by a $1.8 million loan loss provision expense, a $1.1 million valuation adjustment against its OREO properties, and a $300,000 other-than-temporary impairment charge against one of its securities. Non-interest income at $120,000 and non-interest expenses at $2.1 million for the current quarter are very consistent with the fourth quarter and first quarter 2009 amounts.

Net interest margin at 2.54% for the first quarter 2010 is up slightly from the 2.45% for fourth quarter 2009, but is still well below historic levels. Bob Ekblad comments, "Margins continue to be hindered not only by the Bank's level of non-performing assets, but also by the excess cash and liquidity it has been holding. However, improvement is forthcoming as non-performing assets should continue their decline and as the Bank continues to retire high costing brokered deposits from excess cash which is currently yielding only 20 basis points."

Capital

During first quarter 2010, the Company issued a combined total of $3.0 million in subordinated convertible notes through a private placement to 39 investors. With the success of this offering, the Company was able to downstream $2.6 million in capital to the Bank, which resulted in its increased capital levels. The Bank's total risk-based capital ratio at the end of first quarter 2010 was 11.10% compared to 10.39% as of December 31, 2009 and 10.81% as of March 31, 2009. The Bank exceeds the 10.0% total risk-based capital requirement as well as all other capital measurements to be considered "well-capitalized" according to the standard regulatory guidelines.

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 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)

	March 31, 2010	March 31, 2009	% Change 2010 vs. 2009	December 31, 2009	% Change Quarter
ASSETS					
Cash & due from banks	$ 42,297	$ 14,613	189.4%	$ 25,810	63.9%
Federal funds sold	10,025	23,405	-57.2%	15,000	-33.2%
Investment Securities - Available for Sale	62,109	37,034	67.7%	54,198	14.6%
Investments - Other	2,481	2,941	-15.6%	2,566	-3.3%
Gross loans	253,834	306,854	-17.3%	261,591	-3.0%
Allowance for loan losses	(8,099)	(5,819)	39.2%	(8,903)	-9.0%
Net loans	245,735	301,035	-18.4%	252,688	-2.8%
Other real estate owned	11,044	5,663	95.0%	11,890	-7.1%
Other assets	17,791	14,184	25.4%	18,021	-1.3%
Total Assets	$ 391,482	$ 398,875	-1.9%	$ 380,173	3.0%
LIABILITIES					
Deposits	$ 279,565	$ 293,330	-4.7%	$ 273,654	2.2%
Repurchase agreements	22,243	12,340	80.3%	22,515	-1.2%
Federal funds purchased	-	-	0.0%	-	0.0%
FHLB borrowings	52,635	56,635	-7.1%	52,635	0.0%
Other borrowings	4,445	1,797	147.4%	1,730	156.9%
Junior subordinated debentures	8,248	8,248	0.0%	8,248	0.0%
Other liabilities	5,896	3,029	94.7%	2,899	103.4%
Total Liabilities	373,032	375,379	-0.6%	361,681	3.1%
STOCKHOLDERS' EQUITY	18,450	23,496	-21.5%	18,492	-0.2%
Total Liabilities and Stockholders' Equity	$ 391,482	$ 398,875	-1.9%	$ 380,173	3.0%
Shares outstanding at end-of-period	3,145,081	3,142,581		3,142,581	
Book value per share	$ 5.87	$ 7.48		$ 5.88	
Allowance for loan losses to total loans	3.19%	1.90%		3.40%	
Non-performing assets (non-accrual loans & OREO)	$ 26,493	$ 31,185		$ 28,914	
Bank Tier 1 leverage ratio (5% minimum for "well-capitalized")	7.39%	8.47%		7.17%	
Bank Tier 1 risk-based capital ratio (6% minimum for "well-capitalized")	9.83%	9.60%		9.12%	
Bank Total risk-based capital ratio (10% minimum for "well-capitalized")	11.10%	10.81%		10.39%	

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

	Three Months Ending 3/31/2010	Three Months Ending 3/31/2009	% Change 2010 vs. 2009	Three Months Ending 12/31/2009	% Change
INTEREST INCOME					
Loans	$ 3,900	$ 4,647	-16.1%	$ 4,072	-4.2%
Investments	342	466	-26.6%	373	-8.3%
Federal funds sold and other	31	40	-22.5%	28	10.7%
Total interest income	4,273	5,153	-17.1%	4,473	-4.5%
INTEREST EXPENSE					
Deposits	1,556	2,022	-23.0%	1,705	-8.7%
Repurchase agreements and federal funds purchased	77	45	71.1%	64	20.3%
FHLB borrowings	524	581	-9.8%	550	-4.7%
Other borrowings	92	33	178.8%	32	187.5%
Junior subordinated debentures	55	86	-36.0%	56	-1.8%
Total interest expense	2,304	2,767	-16.7%	2,407	-4.3%
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	1,969	2,386	-17.5%	2,066	-4.7%
PROVISION FOR LOAN LOSSES	750	600	25.0%	1,815	-58.7%
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	1,219	1,786	-31.7%	251	385.7%
NON-INTEREST INCOME	120	116	3.4%	114	5.3%
NON-INTEREST EXPENSE	2,070	2,055	0.7%	2,157	-4.0%
INVESTMENTS- REALIZED GAINS / (LOSSES)	173	873	-80.2%	107	61.7%
INVESTMENTS - OTHER THAN TEMPORARY IMPAIRMENT	-	-	n/a	(300)	-100.0%
OREO VALUATION ADJUSTMENTS & GAINS/(LOSSES) ON SALES - NET	(33)	-	n/a	(1,137)	-97.1%
INCOME (LOSS) BEFORE PROVISION FOR INCOME TAXES	(591)	720	-182.1%	(3,122)	-81.1%
PROVISION (BENEFIT) FOR INCOME TAXES	(260)	249	-204.4%	(1,332)	-80.5%
NET INCOME (LOSS)	$ (331)	$ 471	-170.3%	$ (1,790)	-81.5%
Earnings (Loss) per share - Basic	$ (0.11)	$ 0.15		$ (0.57)	
Earnings (Loss) per share - Diluted	$ (0.11)	$ 0.15		$ (0.57)	
Return on average equity	-7.27%	8.11%		-34.29%	
Return on average assets	-0.35%	0.48%		-1.86%	
Net interest margin	2.54%	2.63%		2.45%	
Efficiency ratio	99.1%	82.2%		98.9%	