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COLUMBIA COMMERCIAL BANCORP REPORTS THIRD QUARTER 2010 RESULTS

Hillsboro, OR – Columbia Commercial Bancorp (OTCBB: CLBC), a single bank holding company for Columbia Community Bank (the Bank), reports a net profit of $210,000 or $0.07 per diluted share for the third quarter of 2010 compared to a net loss of $597,000 or ($0.19) per diluted share for the prior quarter and a net loss of $331,000, or ($0.11) per diluted share for first quarter 2010. For the nine months ended September 30, 2010, the net loss is $718,000 or ($0.23) per diluted share compared to a net loss of $3.7 million or ($1.19) per diluted share for the same nine month period in 2009.

"The profit for this quarter is a direct result of a number of positive trends over the past few quarters which include improvement in the quality of the Bank's loan portfolio, an improved net interest margin, and a reduction in non-performing assets," states the Company's President and Chief Executive Officer, Rick A. Roby. Continuing, Mr. Roby comments, "During the first two quarters of 2010 the Bank set aside $1.8 million in loan loss provisions which was sufficient enough that no loan loss provision was needed for the third quarter." This compares to the Bank's loan loss provision for the same nine month period last year in 2009 of $5.9 million.

Assets

Total assets at September 30, 2010 of $371.6 million are down $7.3 million, or 1.9%, over the past 12 month period and are down $8.6 million or 2.3% since December 31, 2010. Liquid assets at September 30, 2010 consist of $20.6 million of cash, federal funds sold of almost $10.0 million and marketable securities of $75.9 million, which continue to grow when compared to prior periods while outstanding loans have continued to decrease from $282.7 million as of September 30, 2009, to $261.6 million as of December 31, 2009, and to $242.6 million as of September 30, 2010.

"Outstanding loan balances in most categories have been relatively consistent over the past year except for the residential construction and development loans" states the Bank's Chief Credit Officer, Fred Johnson. Construction and land development loans totaled $50.6 million, or 20.9% of total loans as of September 30, 2010 compared to $80.9 million, or 28.6% of total loans as of September 30, 2009, a reduction of $30.3 million, or 37.5% over the past twelve months. Other significant loan categories as of September 30, 2010 were 1-4 family residential property loans totaling $26.3 million or 10.8% of total loans, commercial real estate loans at $76.7 million or 31.6% of total loans, and commercial and industrial loans of $73.3 million or 30.2% of the total loan portfolio. Mr. Johnson continues by noting "while the Bank is spending considerable administrative time and resources reducing the Bank's exposure to troubled construction and development loans, most of the Bank's loan officers are spending their time and energies managing their existing performing portfolios as well as prospecting existing and new relationships for additional loan opportunities."

The allowance for loan losses was $7.9 million at both September 30, 2010 and 2009, but has increased as a percentage of outstanding loans from 2.81% as of September 30, 2009 to 3.24% as of September 30, 2010. The current allowance for loan losses is down just over $1.0 million when compared to the $8.9 million, or 3.4% of loans, as of December 30, 2009. For the first nine months of 2010, net loan charge-offs were $2.8 million while the loan loss provision expense was $1.8 million compared to

2009 when for the first nine months net loan charge-offs were $3.8 million and the loan loss provision expense was $5.9 million.

Non-performing assets (both loans on non-accrual status and other real estate owned, or OREO) continue their downward trend and totaled $22.0 million as of September 30, 2010 compared to $27.6 million as of September 30, 2009 and $28.9 million as of December 31, 2009. OREO at September 30, 2010 of $11.1 million is 50.6% of non-performing assets compared to $6.0 million as of September 30, 2009 when it was 21.7% of non-performing assets. Non-performing assets as a percentage of total assets are down to 5.9% as of September 30, 2010 compared to 7.6% and 7.2% as of December 31, 2009 and September 30, 2009, respectively. As of September 30, 2010, the Bank has only $1.7 million in loans past due between 30-89 days and no loans over 90 days past due and still accruing interest. Mr. Johnson concluded by stating "the Bank is encouraged by its progress and the performance of its clients; however, market activity remains less than robust and we continue to see struggling companies mixed with slowly emerging lending opportunities."

Deposits

Due to a reduction in brokered funds, total deposits at September 30, 2010 of $263.2 million are down $10.5 million, or 3.8% compared to the $273.7 million as of December 31, 2009. The Bank has retired $20.2 million in brokered deposits in the first nine months of this year bringing outstanding brokered deposit balances to $36.9 million, or 14.0% of total deposits as of September 30, 2010 compared to $57.1 million or 20.9% of total deposits as of December 31, 2009. Bob Ekblad, the Company's Chief Financial Officer, states "the Bank continues to roll-off maturing brokered certificates from cash reserves and growth in local and other core deposits, which has and will continue to be a benefit to net interest margin considering the weighted average cost of the matured brokered certificates so far this year was approximately 4.62% and the weighted average cost of the $9.0 million in maturities in this upcoming quarter is 4.33%."

Earnings

Net profit for the current quarter was $210,000 compared to net losses for both second and first quarters 2010 of $597,000 and $331,000, respectively. For the first nine months of 2010, the net loss was $718,000 compared to a net loss of $3.7 million for the same nine month period in 2009.

Interest income from loans and investments at $13.0 million for the first nine months of 2010 is down $1.7 million when compared to the $14.7 million for the same period last year. This reduction in current levels of interest income is due to a higher volume of lower yielding liquid investments and reduction in overall performing loans relative to prior periods. However, when taking into account the continuing lower costs of funding which reduced interest expense by $1.5 million year-to-date when compared to last year, net interest income at $6.4 million thus far in 2010 is down by only $200,000 when compared to this same time period in 2009. Mr. Ekblad comments, "Moving forward as the Bank re-prices deposits at today's lower rates, continues to retire brokered funds with low yielding cash reserves, and strives to reduce it non-performing assets, net interest margin will continue to improve as it has over this past quarter and year-to-date." Net interest margin was 2.84% and 2.76% for third and second quarters of 2010 respectively and was 2.71% for the first nine months of 2010 compared to 2.52% for the same nine-month period in 2009.

There was no loan loss provision expense for third quarter 2010 compared to $1.0 million in the second quarter and $750,000 in the first quarter of 2010. The year-to-date loan loss provision of $1.8 million is down considerably from the $5.9 million provision during the first nine-months of 2009. Regarding loan loss provisions, Mr. Roby states, "We were pleased that our analysis showed no need for additional loan loss reserves at the end of this quarter. During these difficult economic times it is as critical as ever to keep the allowance for loan losses well funded so we will continue to closely monitor and analyze reserve levels relative to the ever-dynamic attributes of our Bank's loan portfolio. As we move forward such continued analysis may or may not deem additional loan loss provisions necessary."

Non-interest income for the recent quarter of $123,000 and year-to-date 2010 of $364,000 is very consistent with 2009 results. Non-interest expense at $2.2 million for the quarter is down slightly from the prior quarter and is $6.5 million for the nine-months ended September 30, 2010 compared to $6.6 million for the same nine-month period of 2009, primarily from a reduction in costs related to problem assets.

During the current quarter, the Bank recognized $470,000 in gains on its portfolio of marketable securities. These gains were mitigated by a $150,000 other-than-temporary-impairment charge against one of the Bank's investment securities and $258,000 in net losses on the sale and write-downs of other real estate owned. Through the nine month period ended September 30, 2010, net gains on marketable securities were $643,000, other-than-temporary-impairment charges were $150,000 (all in the third quarter), and net losses on the sale and write-downs of other real estate owned were $355,000.

Capital

Earnings for the quarter and a reduction in both average and risk-weighted assets contributed to increased capital ratios over the past quarter which at the Bank are 7.43%, for the leverage ratio and 11.31% for the total risk-based capital ratio as of September 30, 2010. Due to a successful capital raise in the first quarter of 2010, these current capital ratios are above the 7.17% and 10.39% leverage ratio and total risk-based capital ratio, respectively, reported as of December 31, 2009. The Bank continues to be considered "well-capitalized" according to standard regulatory guidelines.

Other News

Based upon some local economic news, Mr. Roby states "We were very pleased with the announcement from Intel Corporation for a multi-billion dollar expansion in the city of Hillsboro. Coupled with the expansion of two other sizable local businesses, Solar World and Genentech, we expect thousands of temporary (about two years)

construction jobs and hundreds of additional well paying permanent jobs for our market area. We are in excellent position to take advantage of the ancillary business these expansions will provide."

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 this 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)

	September 30, 2010	September 30, 2009	% Change 2010 vs. 2009	December 31, 2009	% Change Year-to-Date
ASSETS					
Cash & due from banks	$ 20,603	$ 21,342	-3.5%	$ 25,810	-20.2%
Federal funds sold	9,950	5,000	99.0%	15,000	-33.7%
Investment Securities - Available for Sale	75,905	52,489	44.6%	54,198	40.1%
Investments - Other	2,481	2,646	-6.2%	2,566	-3.3%
Gross loans	242,558	282,701	-14.2%	261,591	-7.3%
Allowance for loan losses	(7,854)	(7,940)	-1.1%	(8,903)	-11.8%
Net loans	234,704	274,761	-14.6%	252,688	-7.1%
Other real estate owned	11,127	6,009	85.2%	11,890	-6.4%
Other assets	16,838	16,648	1.1%	18,021	-6.6%
Total Assets	$ 371,608	$ 378,895	-1.9%	$ 380,173	-2.3%
LIABILITIES					
Deposits	$ 263,154	$ 270,772	-2.8%	$ 273,654	-3.8%
Repurchase agreements	21,102	17,399	21.3%	22,515	-6.3%
Federal funds purchased	-	-	0.0%	-	0.0%
FHLB borrowings	52,635	56,635	-7.1%	52,635	0.0%
Other borrowings	4,451	1,753	153.9%	1,730	157.3%
Junior subordinated debentures	8,248	8,248	0.0%	8,248	0.0%
Other liabilities	3,649	3,521	3.6%	2,899	25.9%
Total Liabilities	353,239	358,328	-1.4%	361,681	-2.3%
STOCKHOLDERS' EQUITY	18,369	20,567	-10.7%	18,492	-0.7%
Total Liabilities and Stockholders' Equity	$ 371,608	$ 378,895	-1.9%	$ 380,173	-2.3%
Shares outstanding at end-of-period	3,145,081	3,142,581		3,142,581	
Book value per share	$ 5.84	$ 6.54		$ 5.88	
Allowance for loan losses to total loans	3.24%	2.81%		3.40%	
Non-performing assets (non-accrual loans & OREO)	$ 21,991	$ 27,585		$ 28,914	
Bank Tier 1 leverage ratio (5% minimum for "well-capitalized")	7.43%	7.62%		7.17%	
Bank Tier 1 risk-based capital ratio (6% minimum for "well-capitalized")	10.04%	9.40%		9.12%	
Bank Total risk-based capital ratio (10% minimum for "well-capitalized")	11.31%	10.65%		10.39%	

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

	Three Months Ending			Nine Months Ending		
	9/30/2010	6/30/2010	% Change	9/30/2010	9/30/2009	% Change
INTEREST INCOME						
Loans	$ 3,842	$ 3,870	-0.7%	$ 11,612	$ 13,512	-14.1%
Investments	491	440	11.6%	1,273	1,048	21.5%
Federal funds sold and other	17	24	-29.2%	72	105	-31.4%
Total interest income	4,350	4,334	0.4%	12,957	14,665	-11.6%
INTEREST EXPENSE						
Deposits	1,265	1,369	-7.6%	4,190	5,880	-28.7%
Repurchase agreements and federal funds purchased	84	88	-4.5%	249	132	88.6%
FHLB borrowings	535	530	0.9%	1,589	1,724	-7.8%
Other borrowings	123	123	0.0%	338	99	241.4%
Junior subordinated debentures	63	58	8.6%	176	227	-22.5%
Total interest expense	2,070	2,168	-4.5%	6,542	8,062	-18.9%
NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSSES	2,280	2,166	5.3%	6,415	6,603	-2.8%
PROVISION FOR LOAN LOSSES	-	1,000	-100.0%	1,750	5,925	-70.5%
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	2,280	1,166	95.5%	4,665	678	588.1%
NON-INTEREST INCOME	123	121	1.7%	364	344	5.8%
NON-INTEREST EXPENSE	2,168	2,248	-3.6%	6,486	6,600	-1.7%
INVESTMENTS- REALIZED GAINS / (LOSSES)	470	-	n/a	643	1,276	-49.6%
INVESTMENTS - OTHER THAN TEMPORARY IMPAIRMENT	(150)	-	n/a	(150)	(1,200)	-87.5%
OREO VALUATION ADJUSTMENTS & GAINS/(LOSSES) ON SALES - NET	(258)	(64)	303.1%	(355)	(691)	-48.6%
INCOME (LOSS) BEFORE PROVISION FOR INCOME TAXES	297	(1,025)	-129.0%	(1,319)	(6,193)	-78.7%
PROVISION (BENEFIT) FOR INCOME TAXES	87	(428)	-120.3%	(601)	(2,465)	-75.6%
NET INCOME (LOSS)	$ 210	$ (597)	-135.2%	$ (718)	$ (3,728)	-80.7%
Earnings (Loss) per share - Basic	$ 0.07	$ (0.19)		$ (0.23)	$ (1.19)	
Earnings (Loss) per share - Diluted	$ 0.07	$ (0.19)		$ (0.23)	$ (1.19)	
Return on average equity	4.52%	-12.98%		-5.21%	-21.95%	
Return on average assets	0.22%	-0.63%		-0.25%	-1.26%	
Net interest margin	2.84%	2.76%		2.71%	2.52%	
Efficiency ratio	90.2%	98.3%		95.7%	95.0%	