



Coronado First Bank Fourth Quarter Earnings

Coronado, Calif. – Business Wire – January 31, 2013 – Maria P. Kunac, President and Chief Executive Officer of Coronado First Bank (OTCQB:NADO), announced today the bank’s condition and results of operations for fourth quarter and year ended December 31, 2012.

Based on unaudited financial results for the fourth quarter ended December 31, 2012, Coronado First Bank reported net profit of \$322,000 for the quarter. For the year, the bank reported net income of \$1,252,000 and \$735,000 for December 31, 2012 and 2011, respectively.

As of December 31, 2012 total assets were \$165.4 million and total deposits were \$125.6 million, compared to \$160.8 million and \$122.5 million, respectively, at December 31, 2011. The bank maintained very strong capital ratios finishing the quarter with a Tier 1 Leverage Capital Ratio of 15.78% and a Total Risk Weighted Capital Ratio of 22.65%. At December 31, 2012, the bank’s book value per share was \$11.01, an increase of \$0.46 per share from year end 2011.

Ms. Kunac stated, “It is our continued objective to fulfill our commitment of providing superior service to our clients, superior returns to our shareholders and establishing a legacy of high quality community banking. 2013 is anticipated to be another good year for Coronado First Bank. We are in application with the Regulators to approve the proposed merger with San Diego Private Bank. This transaction will expand our locations in Southern California offering more convenience to our customers. We expect to close this transaction by the end of the first quarter.”

Coronado First Bank is publicly traded on the Over-the Counter Bulletin Board (OTCQB), ticker symbol: “NADO,” with total shares outstanding for Coronado First Bank stock of 2,611,145.

For more information on the Bank please contact:

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This press release may include forward-looking statements that involve inherent risks and uncertainties. Coronado First Bank cautions readers that a number of important factors could cause actual results to differ materially from those in the forward-looking statements. These factors include economic conditions and competition in the geographic and business areas in which Coronado First Bank operates, our ability to successfully close the merger with and then integrate the operations of San Diego Private Bank, inflation, fluctuations in interest rates, legislation and governmental regulation. You should not place undue reliance on forward-looking statements and we undertake no obligation to update those statements whether as a result of changes in underlying factors, new information, future events or otherwise.