



YOUR PATHWAY TO SUCCESS

Dear Friends of Pacific Alliance Bank:

We wish you all a very Happy Holiday Season!

Board of Directors

Andrew Su, Chair.
Samuel Cheng, VChair.
Robert Oehler, CEO

Richard Barkhurst
James Chou
Joseph Gigliotti
Janet Ha, CCO

Peter Kam
Dennis Lin
Nancy Luke
Michael Sun
Yee-Jen Shuai
An To

Joe Teo, CFO
Corp. Sec'y

Last month, we wrote about our distinguished FlexChecking account.

Over the past few months we have welcomed those of you who have visited our bank and who have referred friends and business acquaintances to us. We mentioned we would be recognizing one who has been exemplary in identifying with the progress of our bank in our first year of operation and in providing business referrals for us.

We have recognized two individuals for our **First Annual Award of Distinguished Contribution**, one of whom would prefer not to be announced publicly. In this regard, we are pleased to announce

Simon Lee

for his continuing support and involvement with our Bank's first year of operation. Mr. Lee is President of Simon Lee & Associates Architect, a well renowned professional firm in San Gabriel.

We also are very grateful for the support of all our depositors and investors during our very important first year of operation. We are pleased with our results, recently provided to you as of September 30, 2007 and are continuing to build our staffing base to achieve our business mission.

On behalf of our Directors and Management, I wish all of you the best of good fortune for the coming year!

Yours truly,

Robert B. Oehler "Rob"
 President and CEO

Next month: We will provide you with an update on our SBA department and other developments.



Simon Lee and Rob Oehler