

YOUR PATHWAY TO SUCCESS

Dear Friends of Pacific Alliance Bank:

Last month, we communicated to you about our First Annual Shareholders' Meeting, held on August 8th and provided our first client profile.

Board of Directors

Andrew Su, Chair. Samuel Cheng VChair.

Robert Oehler, CEO

It's hard to imagine that the Fall season is coming upon us already. We are focusing on continuing our momentum, despite some slow down in financing markets. Notwithstanding everything one reads in the newspapers these days, there is still a great need for our specialized deposit and loan services, based on our product and service excellence approach.

Richard Barkhurst **James Chou** Joseph Gigliotti Janet Ha, CCO **Peter Kam**

In this regard, we again welcome any of you to visit us at our office and refer your personal or business acquaintances to us. With our collective teamwork within the bank, the experiences, strengths, and focus of all our employees will enable us to respond with very quick turnaround time. Please see us or phone me or anyone you know in the Bank. We will not disappoint, rest assured.

Dennis Lin Nancy Luke Michael Sun

We look forward your continuing support and will be awarding all of you who provide us with extra support. Try us and find out!

Yee-Jen Shuai An To

Again, we have an outstanding product line-up and continue with attractive interest rates albeit in a declining market rate environment. Our cash management services for business and individuals combined is unique within the market place.

Joe Teo, CFO Corp. Sec'y

Many business clients are making use of our quality operating account offerings, including RemoteDeposit and wire transfer services.

Finally, with the recent press on ATM charges, I wish to remind our clients that the Bank absorbs up to five incoming ATM charges each month, when you use the ATM / Debit card offered with our regular checking and FlexChecking account holders. Please tell your friends about this as well.

ext month: More on our people and products.

Yours truly,

Robert B. Oehler "Rob" President and CEO

8400 E. Valley Blvd., Rosemead, CA 91770 (626) 773-8888 www.pacificalliancebank.com
FDIC Insured and Equal Housing Opportunity Lender

This letter may include forward-looking information, which is subject to the "safe harbor" created by Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act and the Private Securities Litigation Reform Act of 1995. When the Bank uses or incorporates by reference in this letter the words "anticipate," "estimate," "expect," "project," "intend," "commit," "believe" and similar expressions, the Bank intends to identify forward-looking statements. Our actual results may differ materially from those projected in any forward-looking statements, as they will depend on many factors about which we are unsure, including many factors which are beyond our control." about which we are unsure, including many factors which are beyond our control.