

**Pacific Alliance Bank Announces Third Quarter Results**

Rosemead, Calif. (October 26, 2010) – [Pacific Alliance Bank](#) (OTC Bulletin Board: PFBN) reports continued growth, with management achieving three out of four quarters profitability.

We are delighted to report our operating results for the 3rd quarter ending September 30, 2010, as follows:

- The 3rd Quarter 2010 net profit was \$196,000 or 11 cents per share, (zero loan loss provision for the quarter) vs. net loss of \$500,000 or 30 cents per share in 2009 (with \$208,000 in loan loss provision).
- Total Assets increased by \$4.3 million to \$98.5 million or 4.5% increase from \$94.2 million at September 30, 2009.
- Loans outstanding (gross) increased by \$5.5 million to \$62 million or 9.8% increase from \$56.4 million at September 30, 2009.
- Deposits outstanding increased by \$1.3 million to \$79.6 million or 1.6% increase from \$78.3 million at September 30, 2009.
- No provision for loan losses for the quarter, with allowance for loan losses to total loans at 2.4%.
- As of September 30, 2010, two SBA 7a loans were on nonaccrual, with total principal amount of \$0.2 million (SBA guaranteed portion).
- The Bank continues to be categorized as “well-capitalized” under the regulatory guidelines, with Tier 1 leverage capital ratio of 13.31%, Tier 1 risk-based capital ratio of 20.34%, and Total risk-based capital ratio of 21.61%.

Pacific Alliance Bank is a full-service FDIC insured community bank, headquartered at 8400 E. Valley Blvd., Rosemead, California 91770. For more information, contact Ms. Trish Lomeli-Sproles (626) 773-8897 or [tsproles@pacificalliancebank.com](mailto:tsproles@pacificalliancebank.com) and visit <http://www.pacificalliancebank.com>.

This document 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 document 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.