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Pacific Alliance Bank Announces 3rd Quarter Results

Pacific Alliance Bank (PFBN) continues its growth, supported by ongoing referrals of business operating relationships from shareholders and clients.

Operating results for the 3rd quarter ending September 30, 2012 are as follows:

- A net loss of \$243 thousand or \$0.13 per share, compared with a net profit of \$398 thousand or \$0.21 per share for the same period in 2011.
- Total Assets increased by \$16.1 million to \$124.7 million, a 14.8% growth from \$108.6 million at September 30, 2011.
- Loans outstanding increased by \$17.1 million to \$94.0 million, a 22.2% growth from \$76.9 million at September 30, 2011.
- Deposits outstanding increased \$13.3 million to \$104.5 million, a 14.6% growth from \$91.2 million at September 30, 2011.
- The Bank provided \$455 thousand for loan losses from January 1 2012 through September 30 2012; allowance for loan losses to total gross loans was 2.45% as of September 30, 2012.
- Non-accrual loans, as of September 30, 2012, totaled \$0.7 million comprising of one SBA 7A loans with 75% SBA-guaranteed.
- The Bank continues to be categorized as “well-capitalized” under the regulatory guidelines, with Tier 1 leverage capital ratio of 12.25%, Tier 1 risk-based capital ratio of 16.41%, and Total risk-based capital ratio of 17.68%.

Pacific Alliance Bank continues its mission of delivering business value, serving small to mid-size businesses, owners, and key employees who seek a personal bank ready to meet their banking needs with customized services.

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. Patricia Yang (626) 773-8897 or pyang@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.