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Pacific Alliance Bank Announces period ending March 31, 2013 Results

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

Operating results for the period ending March 31, 2013 are as follows:

- The Bank posted a net income of \$309 thousand or \$0.14 per share in the 1st quarter of 2013, compared with a net profit of -\$273 thousand or -\$0.15 per share for the same period in 2012. The Bank also posted a net income of \$107 thousand or \$0.05 per share for the month ended March 31, 2013, compared with a net profit of -\$252 thousand or -\$0.14 per share for the same period in 2012.
- Total Assets increased by \$14.4 million to \$135.0 million, a 11.9% growth from \$120.7 million at March 31, 2012.
- Loans outstanding increased by \$14.6 million to \$97.5 million, a 17.6% growth from \$82.9 million at March 31, 2012.
- Deposits outstanding increased by \$10.9 million to \$114.5 million, a 10.5% growth from \$103.6 million at March 31, 2012.
- The Bank provided \$63 thousand in the 1st quarter 2013 for loan losses; allowance for loan losses to total gross loans was 2.71% as of March 31, 2013.
- There are no new impaired loans in the 1st quarter. As of March 31, 2013, Non-accrual loans totaled \$5.3million comprising of one SBA 7A loan of which 75% was guaranteed by SBA.
- The Bank continues to be categorized as “well-capitalized” under the regulatory guidelines, with Tier 1 leverage capital ratio of 11.77%, Tier 1 risk-based capital ratio of 16.66%, and Total risk-based capital ratio of 17.92%.
- The Bank’s ROA as of March 31, 2013 is 0.93% and ROE is 7.87%. For the same period in 2012, ROA is -0.90% and ROE is -8.51%.

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.