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Pacific Alliance Bank Announces period ending June 30, 2013 Results

Pacific Alliance Bank (PFBN) operating results for the period ending June 30, 2013 are as follows:

- ➤ The Bank posted a net income of \$209 thousand or \$0.09 per share in the 2nd quarter of 2013, compared with a net loss of -\$49 thousand or -\$0.03 per share for the same period in 2012. The Bank also posted a net income of \$54 thousand or \$0.02 per share for the month ended June 30, 2013, compared with a net loss of -\$29 thousand or -\$0.01 per share for the same period in 2012.
- Total Assets increased by \$2.104 million to \$127.6 million, a 1.7% growth from \$125.5 million at June 30, 2012.
- Loans outstanding increased by \$26.0 million to \$105.4 million, a 32.8% growth from \$79.3 million at June 30, 2012.
- ➤ Deposits outstanding decreased by \$1.2 million to \$107.0 million, a -1.1% negative growth from \$108.2 million at June 30, 2012.
- ➤ The Bank provided in the 2nd quarter of 2013, \$2.0 thousand for loan losses provision and \$50.2 thousand for unfunded commitment reserve; allowance for loan losses to total gross loans was 2.4% as of June 30, 2013.
- There is one new impaired loan(s) in the 2nd quarter amounting to \$0.034 million of SBA loan unguaranteed portion. As of June 30, 2013, Non–accrual loans totaled \$5.5million comprising of one SBA 7A loan of which 90% was guaranteed by SBA.
- ➤ The Bank continues to be categorized as "well-capitalized" under the regulatory guidelines, with Tier 1 leverage capital ratio of 12.28%, Tier 1 risk-based capital ratio of 16.26%, and Total risk-based capital ratio of 17.52%.
- The Bank's ROA as of June 30, 2013 is 0.79% and ROE is 6.57%. For the same period in 2012, ROA is -0.53% and ROE is -5.07%.

Pacific Alliance Bank continues its mission of delivering business value, serving small to midsize 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.