

**Pacific Alliance Bank Announces period ending September 30, 2013 Results**

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

- The Bank posted a net income of \$335 thousand or \$0.15 per share in the 3<sup>rd</sup> quarter of 2013, compared with a net income of \$79 thousand or \$0.04 per share for the same period in 2012. The Bank also posted a net income of \$128 thousand or \$0.06 per share for the month ended September 30, 2013, compared with a net income of \$77 thousand or \$0.04 per share for the same period in 2012.
- Total Assets increased by \$5.226 million to \$129.9 million, a 4.2% growth from \$124.7 million at September 30, 2012.
- Loans outstanding increased by \$12.4 million to \$106.4 million, a 13.2% growth from \$94.0 million at September 30, 2012.
- Deposits outstanding decreased by \$0.8 million to \$109.0 million, a -0.8% negative growth from \$109.8 million at September 30, 2012.
- The Bank did not provide for loan losses in the 3<sup>rd</sup> quarter, but added \$14.0 thousand for unfunded commitment reserve; allowance for loan losses to total gross loans remains at 2.4% as of September 30, 2013.
- There are no impaired loans on the SBA loan unguaranteed portion in the 3<sup>rd</sup> quarter. As of September 30, 2013, Non-accrual loans totaled \$5.1million.
- The Bank continues to be categorized as "well-capitalized" under the regulatory guidelines, with Tier 1 leverage capital ratio of 13.0%, Tier 1 risk-based capital ratio of 15.3%, and Total risk-based capital ratio of 16.56%.
- The Bank's ROA as of September 30, 2013 is 0.87% and ROE is 7.10%. For the same period in 2012, ROA is -0.26% and ROE is -2.54%.

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](mailto: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.