

**FOR IMMEDIATE RELEASE**

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**Pacific Alliance Bank Announces period ending September 30, 2014 Results**

Pacific Alliance Bank (PFBN) operating results for the period ending September 30, 2014 are as follows:

- The Bank posted a net income of \$134 thousand or \$0.05 per share in the 3rd quarter of 2014, compared with a net income of \$335 thousand or \$0.15 per share for the same period in 2013. The Bank posted a net income of \$684 thousand or \$0.23 per share for year to date ended September 30, 2014, compared with a net income of \$853 thousand or \$0.38 per share for the same period in 2013.
- Total Assets increased by \$82.2 million to \$212.1 million, a 63.3% growth from \$129.9 million at September 30, 2013.
- Loans outstanding increased by \$51.7 million to \$155.6 million, a 49.8% growth from \$103.9 million at September 30, 2013.
- Deposits outstanding increased by \$59.1 million to \$168.1 million, a 54.3% growth from \$109.0 million at September 30, 2013.
- The Bank provided \$330 thousand for loan loss provision in the 3rd quarter. Allowance for loan losses to total gross loans is at 2.03% as of September 30, 2014.
- As of September 30, 2014, Non-accrual loans totaled \$2.2 million.
- The Bank continues to be categorized as "well-capitalized" under the regulatory guidelines, with Tier 1 leverage capital ratio of 12.1%, Tier 1 risk-based capital ratio of 13.8%, and Total risk-based capital ratio of 15.0%.
- The Bank's ROA as of September 30, 2014 is 0.51% and ROE is 4.50%. For the same period in 2013, ROA is 0.87% and ROE is 7.10%.

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. Pacific Alliance Bank opened a new branch on May 6, 2014. The address is 18253 Colima Road, #101, Rowland Heights, California 91748. For more information, contact Ms. Patricia Yang (626) 626-8808 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.