

Pacific Alliance Bank Announces Third Quarter Results

Pacific Alliance Bank (PFBN) continues its growth, reporting its sixth consecutive profitable quarters since the inception of the Bank, supported by ongoing referrals of business operating relationships from shareholders and clients.

We report our operating results for the 3rd quarter ending September 30, 2011, as follows:

- The 3rd Quarter net profit of \$125,000, \$70,000 lower than the same period 2010, with a net profit of \$195,000.
- The net profit per share for the 3rd quarter was \$0.07, \$0.04 lower than the same period 2010.
- Total Assets increased by \$10 million to \$108.5 million, or 10.1% growth from \$98.5 million at September 30, 2010.
- Loans outstanding increased by \$14.8 million to \$76.8 million, or 23.9% growth from \$62 million at September 30, 2010.
- Deposits outstanding increased by \$11.5 million to \$91.2 million, or 14.5% growth from \$79.6 million at September 30, 2010.
- The Bank provided \$75,000 for loan losses for the quarter; allowance for loan losses to total gross loans was 2.68% as of September 30, 2011.
- Non-accrual loans, as of September 30, 2011, totaled \$2,178,217, comprising of one conventional loan and three SBA 7A loans, SBA-guaranteed portion (75%).
- The Bank continues to be categorized as "well-capitalized" under the regulatory guidelines, with Tier 1 leverage capital ratio of 11.76%, Tier 1 risk-based capital ratio of 16.97%, and Total risk-based capital ratio of 18.24%.

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.