

**FOR IMMEDIATE RELEASE**



## **Pacific Alliance Bank Announces Second Quarter 2025 Operating Results**

SAN GABRIEL, CALIFORNIA – **Pacific Alliance Bank (OTC: PFBN)** reported unaudited operating results at and for the period ending June 30, 2025. The highlights are as follows:

- The Bank reported after tax net income of \$1.80 million or \$0.56 per share for the 6 months ended June 30, 2025, compared with a net income of \$1.24 million or \$0.38 per share for the same period in 2024.
- Total assets increased by \$47.63 million to \$428.62 million, a 12.50% increase from \$381.00 million at June 30, 2024.
- Gross loans outstanding increased by \$50.04 million to \$347.00 million, a 16.85% increase from \$296.96 million at June 30, 2024.
- Total deposits increased by \$51.54 million to \$348.05 million, a 17.38% increase from \$296.51 million at June 30, 2024.
- There was a reversal of provision for credit losses in the amount of \$150,000 in the second quarter. The allowance for credit losses was \$5.23 million at June 30, 2025. The allowance for credit losses to total gross loans was 1.51% at the end of the second quarter of 2025.
- The Bank continues to be categorized as “well-capitalized” under the regulatory guidelines with common equity tier 1 capital ratio of 14.68%, tier 1 capital ratio of 14.68%, total capital ratio of 15.93%, tier 1 leverage ratio of 13.31% and community bank leverage ratio (CBLR) of 13.31%.
- As of June 30, 2025, the Bank’s ROA was 0.85% and ROE was 6.71%. For the same period in 2024, ROA and ROE were 0.66% and 4.77%, respectively.

## **About Pacific Alliance Bank**

Pacific Alliance Bank is a full-service FDIC insured community bank, headquartered at 641 W. Las Tunas Drive, San Gabriel, California 91776. The Bank has additional full-service branches located at 18906 E. Gale Avenue, Rowland Heights, California 91748 and 4520 Barranca Parkway, Irvine, California 92604. For more information, please contact Mr. Chris Chan, Executive Vice President and Chief Financial Officer, at (626) 773-8893 or [cchan@pacificalliancebank.com](mailto:cchan@pacificalliancebank.com), or visit our website at [www.pacificalliancebank.com](http://www.pacificalliancebank.com).

Pacific Alliance Bank continues its mission of delivering business value, serving small to midsize business owners, and key employees who seek a personal bank ready to meet their banking needs with customized services.

## **Forward Looking Statements**

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.