

**Pacific Alliance Bank Announces period ending December 31, 2012 Results**

Pacific Alliance Bank (PFBN) continues its growth, supported by ongoing referrals of business operating relationships from shareholders and clients.

Operating results for the period ending December 31, 2012 are as follows:

- The Bank posted a net income of \$315 thousand or \$0.14 per share in the 4<sup>th</sup> quarter of 2012, compared with a net profit of \$299 thousand or \$0.16 per share for the same period in 2011. The Bank also posted a net income of \$72 thousand or \$0.03 per share for the year ending December 31, 2012, compared with a net profit of \$619 thousand or \$0.33 per share for the same period in 2011.
- Total Assets increased by \$16.9 million to \$133.5 million, a 14.5% growth from \$116.6 million at December 31, 2011.
- Loans outstanding increased by \$19.3 million to \$103.6 million, a 22.9% growth from \$84.3 million at December 31, 2011.
- Deposits outstanding increased by \$13.9 million to \$113.1 million, a 14.0% growth from \$99.2 million at December 31, 2011.
- The Bank provided \$132 thousand in the 4<sup>th</sup> quarter 2012 for loan losses and \$587 thousand for loan losses from January 1 2012 through December 31 2012; allowance for loan losses to total gross loans was 2.46% as of December 31, 2012.
- There are no new impaired loans in the 4<sup>th</sup> quarter and the balance remains at \$3.3 million in Non-accrual loans. As of December 31, 2012, Non –accrual loans totaled \$3.3million comprising of one SBA 7A loan of which 75% was guaranteed by SBA.
- The Bank continues to be categorized as “well-capitalized” under the regulatory guidelines, with Tier 1 leverage capital ratio of 12.23%, Tier 1 risk-based capital ratio of 16.23%, and Total risk-based capital ratio of 17.49%.

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.