

January 19, 2012 02:41 PM Eastern Time

Pacific Alliance Bank Announces Fourth Quarter Results

ROSEMEAD, Calif.--(BUSINESS WIRE)--Pacific Alliance Bank (PFBN) continues its growth, reporting its seventh consecutive profitable quarter. Supported by ongoing referrals of business operating relationships from shareholders and clients.

Operating results for the 4th quarter ending December 31, 2011 are as follows:

4th Quarter 2011 Vs. 4th Quarter 2010

- Net profit of \$299,000, an increase of \$283,000 from the same period of 2010.
- The net profit per share of \$0.16, an increase of \$0.15 per share.

Year Ending 12/31/11 Vs. Year Ending 12/31/2010

- For the year ended December 31, 2011, the net profit was \$619,000, or \$0.33 per share, up from \$86,000, or \$0.05 per share for December 31, 2010.
- Total Assets increased by 15.9% to \$116.5 million.
- Loans outstanding increased by 23.1% to \$84.3 million.
- Deposits outstanding increased by 24.2% to \$99.1 million.

Other:

- The Bank provided \$88,000 for loan losses for the quarter; allowance for loan losses to total gross loans was 2.55% as of December 31, 2011.
- Non-accrual loans, as of December 31, 2011, totaled \$1,659,558.27, comprising of one conventional loan (\$177,899.26) and three SBA 7A loans (\$1,481,659.01), SBA-guaranteed portion (75%).
- The Bank continues to be categorized as "well-capitalized" under the regulatory guidelines, with Tier 1 leverage capital ratio of 11.49%, Tier 1 risk-based capital ratio of 15.59%, and Total risk-based capital ratio of 16.86%.

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.

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