

WILSHIRE BANCORP, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 3248513	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$2,966	\$2,691	-9.3%	
Loans	\$2,461	\$2,156	-12.4%	
Construction & development	\$72	\$62	-14.4%	
Closed-end 1-4 family residential	\$65	\$100	55.0%	
Home equity	\$35	\$30	-13.0%	
Credit card	\$0	\$0		
Other consumer	\$16	\$15	-4.2%	
Commercial & Industrial	\$324	\$278	-14.3%	
Commercial real estate	\$1,772	\$1,451	-18.1%	
Unused commitments	\$264	\$224	-15.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$242	\$260	7.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$74	\$60	-19.5%	
Cash & balances due	\$69	\$155	126.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$82	\$125	52.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$93	\$134	43.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,670	\$2,316	-13.3%	
Deposits	\$2,473	\$2,213	-10.5%	
Total other borrowings	\$158	\$60	-62.0%	
FHLB advances	\$135	\$60	-55.6%	
Equity				
Equity capital at quarter end	\$296	\$375	26.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$103	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	13.5%	--	
Tier 1 risk based capital ratio	12.3%	19.1%	--	
Total risk based capital ratio	13.7%	20.4%	--	
Return on equity ¹	-49.0%	6.7%	--	
Return on assets ¹	-5.0%	0.9%	--	
Net interest margin ¹	3.7%	4.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	128.8%	170.2%	--	
Loss provision to net charge-offs (qtr)	116.9%	39.2%	--	
Net charge-offs to average loans and leases ¹	11.2%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	0.0%	20.3%	0.0%	0.0%
Closed-end 1-4 family residential	7.5%	1.0%	0.1%	0.0%
Home equity	5.0%	1.5%	2.9%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.0%	0.2%	0.0%
Commercial & Industrial	3.1%	3.7%	3.2%	1.0%
Commercial real estate	3.9%	2.5%	3.3%	0.1%
Total loans	3.5%	2.8%	2.8%	0.2%