

PACIFIC TRUST BANK FSB

	CPP Disbursement Date 11/21/2008	Cert 35498	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$894	\$861	-3.7%	
Loans	\$755	\$688	-8.8%	
Construction & development	\$12	\$11	-13.5%	
Closed-end 1-4 family residential	\$423	\$354	-16.3%	
Home equity	\$247	\$255	3.2%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	3.0%	
Commercial & Industrial	\$1	\$1	-6.7%	
Commercial real estate	\$40	\$39	-2.1%	
Unused commitments	\$54	\$51	-6.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$47	\$60	26.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$11	\$59	451.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$809	\$763	-5.7%	
Deposits	\$671	\$685	2.1%	
Total other borrowings	\$136	\$76	-44.5%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$85	\$98	16.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	11.1%	--	
Tier 1 risk based capital ratio	12.1%	14.9%	--	
Total risk based capital ratio	13.1%	16.2%	--	
Return on equity ¹	-2.8%	-2.3%	--	
Return on assets ¹	-0.3%	-0.2%	--	
Net interest margin ¹	3.5%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	16.1%	35.9%	--	
Loss provision to net charge-offs (qtr)	108.6%	65.0%	--	
Net charge-offs to average loans and leases ¹	2.4%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	48.9%	88.0%	24.8%	0.0%
Closed-end 1-4 family residential	5.2%	4.4%	0.1%	0.1%
Home equity	1.5%	1.4%	0.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.1%	1.1%	1.3%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	5.4%	4.2%	0.6%	0.1%