

**NARA BANCORP, INC.**

|   | CPP Disbursement Date<br>11/21/2008 | RSSD (Holding Company)<br>2961879 | Number of Insured<br>Depository Institutions<br>1 |      |
|---|-------------------------------------|-----------------------------------|---|------|
| <b>Selected balance and off-balance sheet items</b>   |                                     |                                   |   |      |
|   | 2008<br>\$ millions                 | 2009<br>\$ millions               | %chg from prev                                    |      |
| <b>Assets</b>   | \$2,669                             | \$3,225                           | 20.8%   |      |
| Loans   | \$2,110                             | \$2,249                           | 6.6%  |      |
| Construction & development  | \$62                                | \$54                              | -12.1%  |      |
| Closed-end 1-4 family residential   | \$31                                | \$31                              | -1.5%   |      |
| Home equity   | \$19                                | \$10                              | -49.5%  |      |
| Credit card   | \$0                                 | \$0                               |   |      |
| Other consumer  | \$7                                 | \$5                               | -31.5%  |      |
| Commercial & Industrial   | \$445                               | \$425                             | -4.5%   |      |
| Commercial real estate  | \$1,490                             | \$1,610                           | 8.1%  |      |
| Unused commitments  | \$200                               | \$199                             | -0.7%   |      |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |      |
| Mortgage-backed securities (GSE and private issue)  | \$352                               | \$683                             | 94.3%   |      |
| Asset-backed securities   | \$0                                 | \$0                               |   |      |
| Other securities  | \$55                                | \$99                              | 81.2%   |      |
| Cash & balances due   | \$30                                | \$106                             | 251.6%  |      |
| <b>Residential mortgage originations</b>  |                                     |                                   |   |      |
| Closed-end mortgage originated for sale (quarter)   | \$0                                 | \$2                               |   |      |
| 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                               |   |      |
| <b>Liabilities</b>  | \$2,346                             | \$2,836                           | 20.9%   |      |
| Deposits  | \$1,940                             | \$2,450                           | 26.3%   |      |
| Total other borrowings  | \$350                               | \$350                             | 0.0%  |      |
| FHLB advances   | \$350                               | \$350                             | 0.0%  |      |
| <b>Equity</b>   |                                     |                                   |   |      |
| Equity capital at quarter end   | \$322                               | \$389                             | 20.5%   |      |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$68                                | \$67                              | NA  |      |
| <b>Performance Ratios</b>   |                                     |                                   |   |      |
| Tier 1 leverage ratio   | 12.4%                               | 11.8%                             | --  |      |
| Tier 1 risk based capital ratio   | 14.1%                               | 16.0%                             | --  |      |
| Total risk based capital ratio  | 15.3%                               | 17.3%                             | --  |      |
| Return on equity <sup>1</sup>   | -12.5%                              | -0.1%                             | --  |      |
| Return on assets <sup>1</sup>   | -1.4%                               | 0.0%                              | --  |      |
| Net interest margin <sup>1</sup>  | 3.8%                                | 3.5%                              | --  |      |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)                                 | 115.5%                              | 115.0%                            | --  |      |
| Loss provision to net charge-offs (qtr)   | 226.0%                              | 156.7%                            | --  |      |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 2.4%                                | 2.1%                              | --  |      |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |      |
|   | <b>Noncurrent Loans</b>             |                                   | <b>Gross Charge-Offs</b>                          |      |
| <b>Asset Quality (% of Total Loan Type)</b>   | 2008                                | 2009                              | 2008  | 2009 |
| Construction & development  | 15.1%                               | 3.1%                              | 0.0%  | 0.9% |
| Closed-end 1-4 family residential   | 2.4%                                | 0.8%                              | 0.0%  | 0.1% |
| Home equity   | 6.8%                                | 8.6%                              | 0.0%  | 0.5% |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0% |
| Other consumer  | 14.7%                               | 16.6%                             | 0.7%  | 0.4% |
| Commercial & Industrial   | 2.1%                                | 1.9%                              | 2.2%  | 0.8% |
| Commercial real estate  | 1.1%                                | 2.5%                              | 0.2%  | 0.5% |
| Total loans   | 1.8%                                | 2.3%                              | 0.6%  | 0.5% |