

**PACIFIC CITY FINANCIAL CORPORATION**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3595084	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$581	\$537	-7.6%	
Loans	\$542	\$485	-10.5%	
<i>Construction &amp; development</i>	\$33	\$22	-33.0%	
<i>Closed-end 1-4 family residential</i>	\$0	\$5		
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$35	\$28	-18.8%	
<i>Commercial &amp; Industrial</i>	\$178	\$147	-17.5%	
<i>Commercial real estate</i>	\$283	\$270	-4.6%	
Unused commitments	\$52	\$47	-8.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$3	69.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$2	-64.4%	
Cash & balances due	\$22	\$46	108.4%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$515	\$482	-6.5%	
Deposits	\$506	\$479	-5.3%	
Total other borrowings	\$5	\$0	-100.0%	
FHLB advances	\$5	\$0	-100.0%	
<b>Equity</b>				
Equity capital at quarter end	\$66	\$55	-16.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$22	\$6	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.4%	9.8%	--	
Tier 1 risk based capital ratio	11.9%	10.8%	--	
Total risk based capital ratio	13.2%	12.1%	--	
Return on equity <sup>1</sup>	-5.2%	-27.0%	--	
Return on assets <sup>1</sup>	-0.5%	-2.8%	--	
Net interest margin <sup>1</sup>	3.5%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	67.7%	177.0%	--	
Loss provision to net charge-offs (qtr)	139.6%	133.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.6%	4.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	4.8%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.3%	0.2%	0.1%
<i>Commercial &amp; Industrial</i>	3.5%	2.2%	1.2%	3.0%
<i>Commercial real estate</i>	1.7%	1.7%	0.0%	0.2%
<i>Total loans</i>	2.3%	2.0%	0.4%	1.1%