

PACIFIC INTERNATIONAL BANCORP, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 3272938	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$272	\$297	9.1%	
Loans	\$235	\$240	2.2%	
Construction & development	\$10	\$13	35.3%	
Closed-end 1-4 family residential	\$1	\$1	21.4%	
Home equity	\$5	\$6	30.6%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-51.1%	
Commercial & Industrial	\$35	\$34	-3.3%	
Commercial real estate	\$174	\$177	1.9%	
Unused commitments	\$13	\$12	-9.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$20	106.1%	
Cash & balances due	\$8	\$5	-31.7%	
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	\$239	\$265	10.5%	
Deposits	\$185	\$210	13.3%	
Total other borrowings	\$53	\$53	0.0%	
FHLB advances	\$53	\$53	0.0%	
Equity				
Equity capital at quarter end	\$32	\$32	-1.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.3%	11.1%	--	
Tier 1 risk based capital ratio	13.6%	12.6%	--	
Total risk based capital ratio	14.9%	13.8%	--	
Return on equity ¹	7.2%	10.5%	--	
Return on assets ¹	0.8%	1.1%	--	
Net interest margin ¹	3.1%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	83.4%	114.3%	--	
Loss provision to net charge-offs (qtr)	305.6%	60.4%	--	
Net charge-offs to average loans and leases ¹	0.3%	3.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	19.1%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	1.3%	1.4%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	9.7%	8.0%
Commercial & Industrial	0.9%	2.4%	0.2%	1.8%
Commercial real estate	2.1%	0.0%	0.0%	0.9%
Total loans	1.7%	1.4%	0.1%	0.9%