

PACIFIC INTERNATIONAL BANCORP, INC.

|   | CPP Disbursement Date<br>12/12/2008 | RSSD (Holding Company)<br>3272938 | Number of Insured<br>Depository Institutions<br>1 |             |
|---|-------------------------------------|-----------------------------------|---|-------------|
| <b>Selected balance and off-balance sheet items</b>   | <b>2010</b><br>\$ millions          | <b>2011</b><br>\$ millions        | %chg from prev                                    |             |
| <b>Assets</b>   | \$284                               | \$230                             | -19.2%  |             |
| Loans   | \$227                               | \$185                             | -18.7%  |             |
| Construction & development  | \$13                                | \$10                              | -25.1%  |             |
| Closed-end 1-4 family residential   | \$1                                 | \$1                               | 9.6%  |             |
| Home equity   | \$8                                 | \$7                               | -15.4%  |             |
| Credit card   | \$0                                 | \$0                               |   |             |
| Other consumer  | \$1                                 | \$0                               | -57.9%  |             |
| Commercial & Industrial   | \$25                                | \$16                              | -35.8%  |             |
| Commercial real estate  | \$172                               | \$144                             | -15.9%  |             |
| Unused commitments  | \$6                                 | \$5                               | -21.4%  |             |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |             |
| Mortgage-backed securities (GSE and private issue)  | \$0                                 | \$0                               |   |             |
| Asset-backed securities   | \$0                                 | \$0                               |   |             |
| Other securities  | \$20                                | \$10                              | -46.3%  |             |
| Cash & balances due   | \$37                                | \$32                              | -14.2%  |             |
| 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                               |   |             |
| <b>Liabilities</b>  | \$252                               | \$201                             | -20.2%  |             |
| Deposits  | \$203                               | \$180                             | -11.3%  |             |
| Total other borrowings  | \$48                                | \$20                              | -59.3%  |             |
| FHLB advances   | \$47                                | \$20                              | -58.1%  |             |
| <b>Equity</b>   |                                     |                                   |   |             |
| Equity capital at quarter end   | \$32                                | \$29                              | -10.7%  |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$2                                 | \$0                               | NA  |             |
| <b>Performance Ratios</b>   |                                     |                                   |   |             |
| Tier 1 leverage ratio   | 10.9%                               | 11.8%                             | --  |             |
| Tier 1 risk based capital ratio   | 13.5%                               | 14.7%                             | --  |             |
| Total risk based capital ratio  | 14.8%                               | 15.9%                             | --  |             |
| Return on equity <sup>1</sup>   | -7.9%                               | -51.6%                            | --  |             |
| Return on assets <sup>1</sup>   | -0.9%                               | -6.6%                             | --  |             |
| Net interest margin <sup>1</sup>  | 3.3%                                | 3.4%                              | --  |             |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)                                 | 52.7%                               | 23.0%                             | --  |             |
| Loss provision to net charge-offs (qtr)   | 144.3%                              | 107.1%                            | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 2.4%                                | 7.4%                              | --  |             |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |             |
|   | <b>Noncurrent Loans</b>             |                                   | <b>Gross Charge-Offs</b>                          |             |
| <b>Asset Quality (% of Total Loan Type)</b>   | <b>2010</b>                         | <b>2011</b>                       | <b>2010</b>                                       | <b>2011</b> |
| Construction & development  | 14.6%                               | 7.4%                              | 0.0%  | 0.0%        |
| Closed-end 1-4 family residential   | 8.4%                                | 23.0%                             | 0.0%  | 0.0%        |
| Home equity   | 1.1%                                | 5.4%                              | 0.0%  | 0.0%        |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Other consumer  | 0.0%                                | 0.0%                              | 0.0%  | 15.9%       |
| Commercial & Industrial   | 11.0%                               | 14.2%                             | 3.9%  | 6.7%        |
| Commercial real estate  | 6.0%                                | 13.8%                             | 0.2%  | 1.6%        |
| Total loans   | 6.7%                                | 13.2%                             | 0.6%  | 1.9%        |