

**FIRST PACTRUST BANCORP, INC.**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3153130	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>			\$306	
Loans			\$248	
Construction & development			\$6	
Closed-end 1-4 family residential			\$23	
Home equity			\$6	
Credit card			\$0	
Other consumer			\$0	
Commercial & Industrial			\$81	
Commercial real estate			\$96	
Unused commitments			\$57	
Securitization outstanding principal			\$0	
Mortgage-backed securities (GSE and private issue)			\$0	
Asset-backed securities			\$0	
Other securities			\$6	
Cash & balances due			\$36	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)			\$0	
Open-end HELOC originated for sale (quarter)			\$0	
Closed-end mortgage originations sold (quarter)			\$0	
Open-end HELOC originations sold (quarter)			\$0	
<b>Liabilities</b>			\$259	
Deposits			\$242	
Total other borrowings			\$13	
FHLB advances			\$10	
<b>Equity</b>				
Equity capital at quarter end			\$46	
Stock sales and transactions with parent holding company (cumulative through calendar year)			\$5	
			NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio			11.7%	
Tier 1 risk based capital ratio			14.4%	
Total risk based capital ratio			15.4%	
Return on equity <sup>1</sup>			9.8%	
Return on assets <sup>1</sup>			1.4%	
Net interest margin <sup>1</sup>			4.9%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)			14.6%	
Loss provision to net charge-offs (qtr)			1982.4%	
Net charge-offs to average loans and leases <sup>1</sup>			0.0%	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development		1.8%		0.0%
Closed-end 1-4 family residential		0.0%		0.0%
Home equity		0.0%		0.0%
Credit card		0.0%		0.0%
Other consumer		0.0%		0.0%
Commercial & Industrial		3.0%		0.0%
Commercial real estate		2.0%		0.0%
Total loans		1.8%		0.0%