

**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>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$546	\$611	11.9%	
Loans	\$436	\$506	15.9%	
Construction & development	\$11	\$7	-39.9%	
Closed-end 1-4 family residential	\$42	\$63	49.7%	
Home equity	\$0	\$0	2.6%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-32.0%	
Commercial & Industrial	\$98	\$90	-8.4%	
Commercial real estate	\$248	\$304	22.5%	
Unused commitments	\$30	\$24	-18.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$45	1454.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$2	784.7%	
Cash & balances due	\$111	\$62	-44.3%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$27	\$47	70.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$33	\$44	35.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$485	\$541	11.6%	
Deposits	\$482	\$539	11.7%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$61	\$70	13.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.1%	11.3%	--	
Tier 1 risk based capital ratio	14.9%	14.6%	--	
Total risk based capital ratio	16.2%	15.9%	--	
Return on equity <sup>1</sup>	4.5%	10.6%	--	
Return on assets <sup>1</sup>	0.5%	1.2%	--	
Net interest margin <sup>1</sup>	4.1%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	138.9%	170.4%	--	
Loss provision to net charge-offs (qtr)	62.0%	117.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.2%	1.1%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	0.0%	47.6%	1.6%	0.5%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	5.3%	0.0%	0.0%
Commercial & Industrial	6.1%	4.6%	2.9%	1.7%
Commercial real estate	2.0%	0.4%	0.2%	0.1%
Total loans	2.5%	1.7%	0.9%	0.4%