

PACIFIC INTERNATIONAL BANCORP, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 3272938	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>	\$230	\$182	-20.6%	
Loans	\$185	\$145	-21.7%	
Construction & development	\$10	\$2	-78.1%	
Closed-end 1-4 family residential	\$1	\$1	-34.2%	
Home equity	\$7	\$4	-47.4%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-62.6%	
Commercial & Industrial	\$16	\$13	-21.8%	
Commercial real estate	\$144	\$120	-17.1%	
Unused commitments	\$5	\$3	-46.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$8	-24.5%	
Cash & balances due	\$32	\$28	-13.1%	
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>	\$201	\$159	-21.0%	
Deposits	\$180	\$142	-21.1%	
Total other borrowings	\$20	\$17	-15.4%	
FHLB advances	\$20	\$17	-15.4%	
<b>Equity</b>				
Equity capital at quarter end	\$29	\$23	-18.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.8%	12.3%	--	
Tier 1 risk based capital ratio	14.7%	15.4%	--	
Total risk based capital ratio	15.9%	16.7%	--	
Return on equity <sup>1</sup>	-51.6%	-12.2%	--	
Return on assets <sup>1</sup>	-6.6%	-1.5%	--	
Net interest margin <sup>1</sup>	3.4%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	23.0%	28.0%	--	
Loss provision to net charge-offs (qtr)	107.1%	60.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	7.4%	2.2%	--	
<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	7.4%	11.5%	0.0%	0.0%
Closed-end 1-4 family residential	23.0%	0.0%	0.0%	0.0%
Home equity	5.4%	1.7%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	15.9%	0.0%
Commercial & Industrial	14.2%	15.8%	6.7%	4.5%
Commercial real estate	13.8%	11.9%	1.6%	0.3%
Total loans	13.2%	11.7%	1.9%	0.6%