

**WILSHIRE BANCORP, INC.**

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 3248513	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>	\$2,691	\$2,748	2.1%	
Loans	\$2,156	\$2,212	2.6%	
Construction & development	\$62	\$35	-43.6%	
Closed-end 1-4 family residential	\$100	\$190	89.7%	
Home equity	\$30	\$24	-21.6%	
Credit card	\$0	\$0		
Other consumer	\$15	\$14	-9.2%	
Commercial & Industrial	\$278	\$301	8.4%	
Commercial real estate	\$1,451	\$1,562	7.6%	
Unused commitments	\$224	\$328	46.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$260	\$232	-10.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$60	\$100	67.5%	
Cash & balances due	\$155	\$119	-23.7%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$125	\$357	186.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$134	\$363	169.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$2,316	\$2,356	1.7%	
Deposits	\$2,213	\$2,179	-1.5%	
Total other borrowings	\$60	\$150	150.0%	
FHLB advances	\$60	\$150	150.0%	
<b>Equity</b>				
Equity capital at quarter end	\$375	\$392	4.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$103	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	13.5%	14.5%	--	
Tier 1 risk based capital ratio	19.1%	18.0%	--	
Total risk based capital ratio	20.4%	19.3%	--	
Return on equity <sup>1</sup>	6.7%	16.8%	--	
Return on assets <sup>1</sup>	0.9%	2.5%	--	
Net interest margin <sup>1</sup>	4.2%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	170.2%	145.9%	--	
Loss provision to net charge-offs (qtr)	39.2%	-2265.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	0.1%	--	
<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	20.3%	16.2%	0.0%	0.0%
Closed-end 1-4 family residential	1.0%	0.6%	0.0%	0.0%
Home equity	1.5%	3.7%	0.4%	1.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	3.7%	1.8%	1.0%	0.4%
Commercial real estate	2.5%	1.9%	0.1%	0.1%
Total loans	2.8%	2.0%	0.2%	0.1%