

PACIFIC GLOBAL BANK

	Disbursement Date 08/13/2010	RSSD (Holding Company) 3082342	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2015</b> \$ millions	<b>2016</b> \$ millions	%chg from prev	
<b>Assets</b>	\$177	\$171	-3.4%	
Loans	\$139	\$127	-8.6%	
Construction & development	\$5	\$5	-9.4%	
Closed-end 1-4 family residential	\$110	\$99	-9.3%	
Home equity	\$1	\$1	49.0%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0		
Commercial & Industrial	\$1	\$1	-25.7%	
Commercial real estate	\$13	\$13	-2.7%	
Unused commitments	\$2	\$1	-60.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$9	19.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$11	12.7%	
Cash & balances due	\$16	\$14	-7.2%	
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>	\$157	\$151	-3.9%	
Deposits	\$156	\$150	-4.1%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$19	\$19	0.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.9%	11.5%	--	
Tier 1 risk based capital ratio	21.1%	22.4%	--	
Total risk based capital ratio	22.4%	23.7%	--	
Return on equity <sup>1</sup>	9.2%	19.1%	--	
Return on assets <sup>1</sup>	1.0%	2.2%	--	
Net interest margin <sup>1</sup>	4.3%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	332.4%	655.2%	--	
Loss provision to net charge-offs (qtr)	0.0%	-3333.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.4%	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>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>
Construction & development	0.3%	3.5%	0.0%	0.0%
Closed-end 1-4 family residential	0.3%	0.2%	0.3%	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%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	3.6%	1.4%	1.6%	0.0%
Total loans	0.6%	0.4%	0.4%	0.0%