

PACIFIC INTERNATIONAL BANCORP, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 3272938	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$295	\$284	-3.6%	
Loans	\$239	\$227	-5.0%	
Construction & development	\$13	\$13	-1.9%	
Closed-end 1-4 family residential	\$1	\$1	29.2%	
Home equity	\$6	\$8	31.6%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	7.6%	
Commercial & Industrial	\$33	\$25	-24.3%	
Commercial real estate	\$177	\$172	-3.2%	
Unused commitments	\$14	\$6	-54.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$20	\$20	-1.4%	
Cash & balances due	\$5	\$37	617.8%	
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		
Liabilities	\$265	\$252	-4.8%	
Deposits	\$210	\$203	-3.4%	
Total other borrowings	\$53	\$48	-9.5%	
FHLB advances	\$53	\$47	-12.3%	
Equity				
Equity capital at quarter end	\$30	\$32	6.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	10.4%	10.9%	--	
Tier 1 risk based capital ratio	11.4%	13.5%	--	
Total risk based capital ratio	12.7%	14.8%	--	
Return on equity ¹	-17.3%	-7.9%	--	
Return on assets ¹	-1.8%	-0.9%	--	
Net interest margin ¹	3.6%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	221.1%	52.7%	--	
Loss provision to net charge-offs (qtr)	173.1%	144.3%	--	
Net charge-offs to average loans and leases ¹	4.3%	2.4%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	19.1%	14.6%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	8.4%	0.0%	0.0%
Home equity	1.4%	1.1%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	8.0%	0.0%
Commercial & Industrial	1.3%	11.0%	2.8%	3.9%
Commercial real estate	0.0%	6.0%	0.9%	0.2%
Total loans	1.3%	6.7%	1.1%	0.6%