

PACIFIC TRUST BANK FSB

	CPP Disbursement Date 11/21/2008	Cert 35498	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$877	\$895	2.2%	
Loans	\$798	\$757	-5.0%	
<i>Construction & development</i>	\$28	\$15	-47.0%	
<i>Closed-end 1-4 family residential</i>	\$461	\$423	-8.2%	
<i>Home equity</i>	\$230	\$247	7.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-15.2%	
<i>Commercial & Industrial</i>	\$1	\$1	-48.9%	
<i>Commercial real estate</i>	\$41	\$40	-3.8%	
Unused commitments	\$62	\$54	-12.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$18	\$47	168.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$11	\$11	-3.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$801	\$809	1.1%	
Deposits	\$621	\$671	8.0%	
Total other borrowings	\$177	\$136	-22.9%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$76	\$86	13.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	9.5%	--	
Tier 1 risk based capital ratio	11.5%	12.5%	--	
Total risk based capital ratio	12.2%	13.5%	--	
Return on equity ¹	-7.2%	4.1%	--	
Return on assets ¹	-0.6%	0.4%	--	
Net interest margin ¹	3.0%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	14.6%	15.1%	--	
Loss provision to net charge-offs (qtr)	100.9%	119.1%	--	
Net charge-offs to average loans and leases ¹	3.1%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	55.8%	57.5%	16.3%	7.8%
<i>Closed-end 1-4 family residential</i>	2.3%	5.2%	0.2%	0.1%
<i>Home equity</i>	0.0%	1.5%	0.1%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.6%	0.7%	1.1%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	3.9%	5.7%	0.8%	0.3%