

WILSHIRE BANCORP, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 3248513	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,447	\$3,432	40.3%	
Loans	\$2,086	\$2,513	20.5%	
Construction & development	\$43	\$48	12.0%	
Closed-end 1-4 family residential	\$42	\$58	35.6%	
Home equity	\$35	\$36	2.5%	
Credit card	\$0	\$0		
Other consumer	\$24	\$17	-27.0%	
Commercial & Industrial	\$387	\$385	-0.6%	
Commercial real estate	\$1,470	\$1,773	20.7%	
Unused commitments	\$153	\$238	55.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$189	\$449	137.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$40	\$203	402.8%	
Cash & balances due	\$68	\$156	130.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$1	\$2	69.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$1	\$2	179.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,190	\$3,093	41.3%	
Deposits	\$1,888	\$2,834	50.1%	
Total other borrowings	\$274	\$232	-15.3%	
FHLB advances	\$260	\$232	-10.8%	
Equity				
Equity capital at quarter end	\$257	\$339	31.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$60	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	9.7%	--	
Tier 1 risk based capital ratio	11.9%	14.3%	--	
Total risk based capital ratio	13.6%	15.7%	--	
Return on equity ¹	9.3%	5.2%	--	
Return on assets ¹	1.0%	0.5%	--	
Net interest margin ¹	3.9%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	129.6%	69.6%	--	
Loss provision to net charge-offs (qtr)	244.4%	136.3%	--	
Net charge-offs to average loans and leases ¹	0.5%	2.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.2%	0.0%	0.0%
Closed-end 1-4 family residential	0.6%	7.7%	0.2%	1.6%
Home equity	0.0%	5.0%	0.8%	1.8%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.0%	0.4%	0.3%
Commercial & Industrial	2.5%	3.4%	0.4%	2.5%
Commercial real estate	0.9%	3.9%	0.0%	0.4%
Total loans	1.1%	3.6%	0.1%	0.7%