

NARA BANCORP, INC.

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 2961879	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$3,225	\$2,959	-8.2%		
Loans	\$2,249	\$2,177	-3.2%		
Construction & development	\$54	\$60	11.3%		
Closed-end 1-4 family residential	\$31	\$19	-39.6%		
Home equity	\$10	\$7	-24.0%		
Credit card	\$0	\$0			
Other consumer	\$5	\$4	-17.5%		
Commercial & Industrial	\$425	\$478	12.3%		
Commercial real estate	\$1,610	\$1,530	-5.0%		
Unused commitments	\$199	\$206	3.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$683	\$388	-43.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$99	\$140	41.0%		
Cash & balances due	\$106	\$172	63.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$2	\$0	-85.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$1			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,836	\$2,576	-9.2%		
Deposits	\$2,450	\$2,188	-10.7%		
Total other borrowings	\$350	\$362	3.4%		
FHLB advances	\$350	\$350	0.0%		
Equity					
Equity capital at quarter end	\$389	\$383	-1.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$67	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.8%	12.3%	--		
Tier 1 risk based capital ratio	16.0%	16.0%	--		
Total risk based capital ratio	17.3%	17.3%	--		
Return on equity ¹	-0.1%	7.3%	--		
Return on assets ¹	0.0%	0.9%	--		
Net interest margin ¹	3.5%	4.2%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	115.0%	134.6%	--		
Loss provision to net charge-offs (qtr)	156.7%	80.9%	--		
Net charge-offs to average loans and leases ¹	2.1%	1.3%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2009	2010	2009	2010	
Construction & development	3.1%	18.3%	0.9%	2.5%	--
Closed-end 1-4 family residential	0.8%	7.5%	0.1%	1.4%	--
Home equity	8.6%	18.5%	0.5%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	16.6%	0.5%	0.4%	2.3%	--
Commercial & Industrial	1.9%	3.0%	0.8%	0.4%	--
Commercial real estate	2.5%	1.2%	0.5%	0.3%	--
Total loans	2.3%	2.1%	0.5%	0.4%	--