

Promerica Bank

ORGANIZATIONAL INFORMATION

888 South Figueroa Street, Suite 100

Los Angeles, CA 90017

Web Address: www.promericabank.com

Number of Branches: 1

Certified CDFI: Yes

Minority Depository Institution: Yes



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	28,610	56,735	73,488	95,354	109,239
Total Loans & Leases (\$000)	2,252	37,282	55,804	75,314	70,311
Total Deposits (\$000)	2,228	32,477	51,528	76,175	88,911
Total Equity Cap (\$000)	26,033	23,746	21,201	18,714	18,416
Net Income (\$000)	-1,212	-2,878	-2,857	-2,754	-442
Return on Average Assets (%)	NA	-7.18	-4.07	-3.45	-0.88
Return on Average Equity (%)	NA	-11.53	-12.67	-13.76	-4.78
Net Interest Margin (%)	NA	5.41	4.46	4.85	4.35
Leverage Ratio (%)	90.99	44.45	29.46	21.03	18.04
Efficiency Ratio (%)	648.37	215.25	171.25	107.79	116.72
Non Performing Loans/Total Loans (%)	0.00	0.00	0.73	10.63	5.96
Net Chargeoffs/Avg Loans (%)	NA	0.00	0.35	1.98	0.15
Loan Loss Reserves/Loans (%)	1.42	1.28	1.69	2.70	2.90

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products

(1) Checking Accounts	Yes
Interest Bearing	Yes
Automatic Sweep	Yes
Dual Signature	No
Account Minimum	\$2,500

(2) Money Market Accounts	Yes
Automatic Sweep	Yes
Are Checks Available	Yes
Dual Signature	No
Account Minimum	\$10,000

(3) CDs & CDARS	
CDARS Participant	Yes
Maximum CD Term	3 Years
CDARS Protection	Yes

(4) Maximum Deposit	
With CDARS	\$5 Million
Without CDARS	\$5 Million
Early Termination for CDs/CDARS	Yes
Cost of Early Termination	variable
Early Termination Delay	none

(5) Offer overdraft protection?	Yes
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(6) Online Capabilities

<i>Available Services</i>	
Balance Inquiry	Yes
Intrabank Transfers	Yes
Interbank Transfers	No
Wire Transfers	Yes
E-Bill Payment	Yes
Investment Services	No

Available online reports

Checking Account History	Yes
How many years	3 Months
Money Market Account History	Yes
How many years	3 Months
Card Transaction Accounts	Yes
How many years	3 Months
Check Imaging	Yes
How many years	3 Months

(7) Wire Transfers

<i>What Transfers are available</i>	
Online	Yes
ACH for Direct Deposit	Yes
Via Phone	No
Via Fax	Yes

Debit/Credit Cards

(8) Provide ATM/Debit Cards	Yes
On what accounts	All accounts
Are permissions/limits offered	Yes
(9) Provide Credit Cards	yes
Provided directly	No
Customer information shared with a partner institution?	Yes
Credit check performed by bank?	No

(10) System Integration

Integration with Software	Yes
<i>If yes, identify which</i>	
Quickbooks	
Microsoft Money	
Quicken	Yes
Peachtree	
CSV File	

(11) Integration with Payroll Administration systems	Yes
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Fees

Variable, please inquire with bank