

Summary Statement of Condition

June 30, 2011

(in thousands)

Assets	(Unaudited)
Cash and due from banks	\$ 375,516
Available for sale securities and investments	436,484
Loans, net of allowances for loan losses	1,072,741
Premises and equipment	25,768
Other assets	<u>271,927</u>
Total Assets	\$ 2,182,436
Liabilities and Shareholders' Equity	
Deposits	1,369,894
Stock warrant liability	12,016
Borrowings	369,621
Other liabilities	<u>41,545</u>
Total Liabilities	1,793,076
Total Shareholders' Equity	<u>389,360</u>
Total Liabilities and Shareholders' Equity	<u>\$ 2,182,436</u>

Regulatory Ratios - June 30, 2011

Tier 1 Leverage Ratio	Opus Bank	35.72%
	Regulatory Benchmark "Well Capitalized" Institution	5.00%
Tier 1 Risk-Based Capital Ratio	Opus Bank	17.46%
	Regulatory Benchmark "Well Capitalized" Institution	6.00%
Total Risk-Based Capital Ratio	Opus Bank	17.62%
	Regulatory Benchmark "Well Capitalized" Institution	10.00%

Banking Offices

California: Manhattan Beach, Peninsula, Rancho Palos Verdes/San Pedro, Redondo Beach, Torrance

Beverly Hills Opened 07/25/2011 ~ Crystal Cove Opens 08/08/2011

Washington: Arlington, Bellevue (2), Burlington, Issaquah (2), Edmonds, Everett (4), Mukiteo, Lake Stevens, Lynnwood, Marysville (2), North Bend, Sammamish, Shoreline, Snohomish (2), Woodinville

Executive and Administrative Offices

Irvine, California and Everett, Washington