

Summary Statement of Condition

September 30, 2011

(in thousands)

Assets	(Unaudited)
Cash and due from banks	\$ 323,092
Available-for-sale securities and investments	190,871
Loans, net of allowances for loan losses	1,065,956
Premises and equipment	27,112
Other assets	264,361
Total Assets	\$ 1,871,392
Liabilities and Shareholders' Equity	
Deposits	1,422,821
Borrowings	47,540
Other liabilities	4,789
Total Liabilities	1,475,150
Total Shareholders' Equity	396,242
Total Liabilities and Shareholders' Equity	\$ 1,871,392

Regulatory Ratios - September 30, 2011

Tier 1 Leverage Ratio	Opus Bank	11.81%
	Regulatory Benchmark "Well Capitalized" Institution	5.00%
Tier 1 Risk-Based Capital Ratio	Opus Bank	19.04%
	Regulatory Benchmark "Well Capitalized" Institution	6.00%
Total Risk-Based Capital Ratio	Opus Bank	19.23%
	Regulatory Benchmark "Well Capitalized" Institution	10.00%

Banking Offices - November 1, 2011

California: Anaheim, Beverly Hills, Brea, Corona del Mar, Crystal Cove, Fullerton (4), Manhattan Beach, Rancho Palos Verdes/San Pedro, Redondo Beach, Rolling Hills Estates, Torrance, Yorba Linda

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