

Summary Statement of Condition

December 31, 2011

(in thousands)

Assets	(Unaudited)
Cash and due from banks	\$ 301,566
Available for sale securities and investments	176,335
Loans held for sale	21,764
Loans, net of allowances for loan losses	1,527,848
Goodwill and core deposit intangible	250,954
Premises and equipment	40,129
Other assets	86,175
Total Assets	\$ 2,404,771
Liabilities and Shareholders' Equity	
Deposits	1,830,269
Borrowings	60,927
Other liabilities	14,581
Total Liabilities	1,905,777
Total Shareholders' Equity	498,994
Total Liabilities and Shareholders' Equity	\$ 2,404,771

Regulatory Ratios - December 31, 2011

Tier 1 Leverage Ratio	Opus Bank	12.30%
	Regulatory Benchmark "Well Capitalized" Institution	5.00%
Tier 1 Risk-Based Capital Ratio	Opus Bank	16.30%
	Regulatory Benchmark "Well Capitalized" Institution	6.00%
Total Risk-Based Capital Ratio	Opus Bank	16.75%
	Regulatory Benchmark "Well Capitalized" Institution	10.00%

Banking Offices - January 31, 2012

California: Anaheim, Beverly Hills, Brea, Corona del Mar, Crystal Cove, Encino, Fullerton (4), Irvine, Manhattan Beach, San Pedro, Redondo Beach, Rolling Hills Estates, Torrance, and Yorba Linda

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

Executive and Administrative Office

Irvine