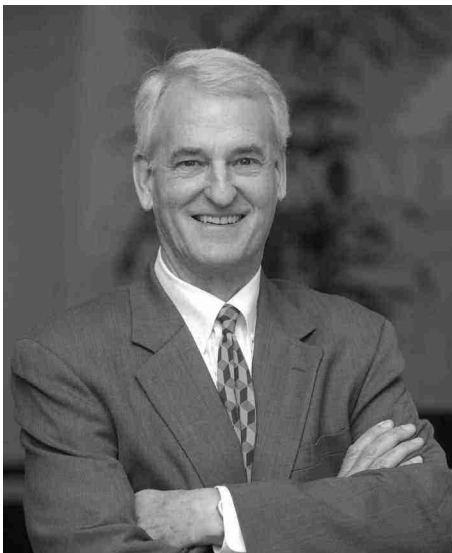


Being A Well-Capitalized Bank That Focuses On Relationship Banking In The Latino Community Has Enabled Promérica Bank (Los Angeles, CA) To Continue To Grow - Even During The Economic Downturn Of The Last Two Years

**Financial
Commercial Bank
(PMRA-OTC: BB)**

Promérica Bank (Los Angeles, CA)

**888 South Figueroa Street, Suite 100
Los Angeles, CA 90017
Phone: 213-613-5000**



**John H. Quinn
President and CEO**

BIO:

Mr. Quinn is well versed in small business banking, having led three banks in national and international settings. He also led and restructured several non-profit institutions. Mr. Quinn's 30 years of senior-level banking, strong leadership and relationship-managing skills have enhanced Promérica Bank's services to small businesses, non-profits and professionals.

Mr. Quinn holds a Bachelor's degree and a MBA from Stanford University. Prior

to joining Promérica Bank, Mr. Quinn was a successful Chief Executive Officer at Security Pacific Asia Limited, Security Pacific Asian Bank, N.A. and Olympic National Bank. At each banking organization, Mr. Quinn increased their assets with higher profit margins. He worked extensively on new client acquisition efforts and effective team leadership. He also served as the Chief Executive Officer of Children's Hospital Los Angeles Foundation, the Verdugo Hills Foundation and Big Brothers Big Sisters of Greater Los Angeles and Inland Empire.

Company Profile:

Promérica Bank (OTCBB: PMRA) is the first Latino-formed business bank to debut in California in over 35 years. Promérica Bank is a full-service, community business bank dedicated to empowering its clients with consultative banking and financial solutions. Promérica Bank is not another formulaic institution, but is instead a family-legacy driven organization, building relationships on service and trust. It provides its clients with expert consultation, business and financial education, and direct access to senior management for swift decision-making.

**Interview conducted by:
Lynn Fosse, Senior Editor
CEOCFOinterviews.com**

CEOCFO: Mr. Quinn, what is the vision of Promérica Bank?

Mr. Quinn: We have a unique vision at Promérica Bank to be one of the very best community business banks, providing excellent client service in a consultative, private and friendly environment, but also to have a particular expertise and focus on the Latino entrepreneurial mar-

ket, which is growing at a rate three times that of the general market. The Bank was formed in 2006 by a group of highly successful and influential entrepreneurs and leaders who recognized that the Latino community was in need of an institution that could provide its small business and professional clients with consultative services, access to capital and financial know how. They also recognized that area nonprofits are a critical backbone of the community and that they generally lack financial institutions that understood their finances and unique challenges. Thus, they created a banking culture whereby relationship managers work in partnership with their clients for mutual success - building wealth for entrepreneurs, families and the community.

CEOCFO: How does your approach compare other Latino focused banks?

Mr. Quinn: Promérica Bank is committed to community. The Board and staff have an extensive history of active engagement in the community. Further, through our Center of Success speaker series and our consultative services, we provide educational advancement opportunities to help clients grow in the marketplace. Our commitment to community has been authenticated as the U.S. Treasury Department has certified Promérica Bank as a Community Development Financial Institution (CDFI). Promérica Bank has received national recognition and support from corporations, government agencies and foundations seeking to affect the local economy through a proactive strong commitment to building community.

CEOCFO: What is the grand plan and where are you at this point?

Mr. Quinn: Promérica Bank is well capitalized, FDIC insured, has neither subprime mortgages nor TARP funds, and continues to lend to small businesses despite the current tight credit environment. As of June 30, 2010, our total risk-based capital ratio was 25% and our tier 1 leverage ratio was 18.0%. We have become the fastest growing Latino-formed community business bank in Southern California. As we approach our fourth year in business, we maintain a strong growth path making inroads into our core markets of small businesses, professionals and nonprofits. We are focused on organic growth and capitalizing on our extensive community connections, including those of our Board of Directors and Executive Chairwoman Maria Contreras-Sweet.

CEOCFO: How have you fine-tuned your approach given what has happened in the last couple of years?

Mr. Quinn: As mentioned, the Bank was fortunate not to have been in subprime mortgages nor accepted TARP funds. We continue to have a very strong and over capitalized organization, which from a regulatory standpoint puts us in the elite of banks currently lending to small business. The second part of our response to the tumultuous economy is to get closer to our clients - we work harder at understanding their needs, their particular challenges and opportunities, and we provide consultation to help them to take advantage of those opportunities. It is through greater diligence and involvement with clients that we believe we are continuing to be competitive.

CEOCFO: Is there a difference in the type of business or organization that you tend to work with more than others or have as clients?

Mr. Quinn: We serve all small businesses, professionals and non-profits. Within those focus areas, we specialize with our cultural expertise in Latino-owned companies or companies serving the Latino community. Additionally, we

are particularly proud of our unique commitment to community-involved organizations, including non-profits and for-profits, who serve our target populations. This subset includes health clinics, hospitals, schools and educational organizations.

CEOCFO: Do you do any consumer lending?

Mr. Quinn: We are a commercial bank and do not do any consumer lending. It is important to us to have that focus and specialization.

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- John H. Quinn

CEOCFO: So the personal accounts are really for your business customers.

Mr. Quinn: Correct! We offer personal accounts to the business owners, executives and employees of the organizations that we serve.

CEOCFO: Do you find that the majority of your customers tend to do all of their banking with you?

Mr. Quinn: Yes, as we want to have a full relationship with our client's organization so that we can understand and serve the client in every aspect. We offer

both a full array of financial products and services to serve the cash management and lending needs of our clients.

CEOCFO: Would you give us an example of what a customer might find that is different at your bank?

Mr. Quinn: The first distinction is our commitment to community. Many of our clients here in Los Angeles are Latino-owned or serving Latino populations, so they find us to be culturally aligned with their values and needs. There are no educational hurdles for clients to overcome to

explain who they are, what they are about, how they think, their values, where they came from and so forth. We understand because our Board, founding organizers, and employees are from various Latin American countries or Latino families here in the U.S. and understand their cultural nuances, especially as it relates to financial issues. The second is access to local decision-makers early in the process. At Promérica Bank, there is unparalleled access to executive leadership. Clients will come to us with a request and very quickly -within a matter of several days - we can respond. This enables them to continue moving forward in their business without being hung-up waiting for a decision. Finally, the other area I am proud of is the consistent praise we get from the financial executives within companies we serve who tell that in their fifteen or

twenty years of experience, they have never had such a positive experience as they have had with Promérica Bank. That client satisfaction reinforces that Promérica Bank is able to provide excellent client service above and beyond normal expectations, particularly of those that are delivered by the large banks. We are very responsive and work as a cohesive team, and I think that is well received.

CEOCFO: What sets you apart from the other community banks?

Mr. Quinn: We are one of the few banks still lending and operating with strong capital ratios. This stability is attractive and enables us to focus on business growth rather than raising capital. Our strength in the Latino market is unique. However, I think that Latino focus is not always the principal reason or advantage for a client's staying with us - especially for the many assimilated or non-Latino clients we serve - but rather it is our responsiveness and attention to personal service that is ingrained in our approach. It is through strong client service and client relationships that we will continue to grow the Bank, and be able to deliver a return to our shareholders. There is so much talk about relationship management, client service and responsiveness, but in fact, that is what clients' desire. In addition, to the extent that we can be competitively responding to those needs, we will continue to find opportunities and grow. I think the evidence for all that success is in the growth of our portfolio and the care we take in providing each client what they need as opposed to trying to fit them into one box or another.

CEOCFO: Do you see the need to add additional services??

Mr. Quinn: We are always evaluating service and product needs of our target markets as Promérica Bank's mission is to provide innovative, customized leading edge financial products and services. There are a few additions in the planning stages, but in general, we provide the majority of services needed for commercial banking. We are not, as indicated, involved in the consumer side nor in investments. That may come later, but it is not our current goal.

CEOCFO: Do you see the need for additional branches?

Mr. Quinn: Eventually absolutely we do! We are almost in our 4th year, but we find we can still handle pretty much everything from a single location. What enables us to be so responsive is our efforts to stay on the cutting edge of technology available including the remote deposit capture services and various online banking options.

CEOCFO: Would you tell us about your Centers of Success?

Mr. Quinn: The Center of Success series has been quite successful. It is a series of distinguished speakers, educational workshops and discussion forums designed to provide the community with access to current information and insight on the issues and challenges facing the region. Previous years' sessions have included various topics in financial management and business growth, as well as in-depth discussions and professional insights shared by business and government leaders. The opportunity to come and hear high-level presentations from major recognized individuals in the business world who are offering counsel, advice, examples, enthusiasm and charisma to the small business category is unique. For example, we have had Al Carey, President and CEO from Frito-Lay North America come and offer his perspective on management and building to scale. What I think resonated with many of our clients who heard that talk was his admonition that managers take decision making very seriously and implement decisions quickly as opposed to studying them to death, wasting valuable time and missing opportunity. Promérica Bank had the Education Assistant Secretary Thelma Melendez de Santa Ana, who advises the secretary of Education on K-12 issues, give insight to some of our clients and select guests from charter schools, public schools, educational non-profits and business leaders concerned with workforce development. It was quite helpful for several of our clients to learn about future educational opportunities. Moreover, they were able to meet people of influence and promote their own strategies, charter schools, and community programs. Promérica Bank also does helpful seminars on basic fundamental business practices, things like Quick Books and strategic planning and cash management. In this down market, it has been extremely busy, frankly, with our own clients that we have focused on smaller groups for our Center of Success series. This allows us to give our own clients more attention and care. That is our primary goal right now.

CEOCFO: What challenges do you see going forward over above the economic challenges that we all know about?

Mr. Quinn: There is a continuing differentiation in the marketplace among banking organizations - especially between the big banks and what they can and will do, and community focused banks like Promérica Bank and what we are able and wish to do. In addition, as we move forward in time, and as business gets tougher and tougher, more clients require a bank that is involved and committed to their success - a bank that can actually help reflect, think and help challenge the client in their financial growth and planning. Therefore, as we look forward in time, it is continuing to grow in our capability and expertise to help clients understand their opportunities and challenges. Promérica Bank also does something quite unique in its very cohesive team approach. We bring to bear one hundred years of shared banking experience amongst our loan officers. We take a look at all our clients from the perspective of all these different bankers with all these years of experience, and from that come suggestions that the primary relationship manager may not have considered without this strategic process. These sessions help us see the client more completely and help us make suggestions that are more constructive to the client. In this economy, organizations need these additional resources brought to bear as we do for clients at Promérica Bank.

CEOCFO: Why should potential investors consider Promérica?

Mr. Quinn: Promérica Bank does not need any new investors at this point in its business life cycle, but we hope and I fully expect in the next year or so to be on a very clear path of growing the size of the bank and the profitability of the bank. At that point, what investors will need to look for is how competitive we are vis-à-vis other organizations with a like mission. The expectation with which investors approach the bank is important as well. If they are looking for a quick flip, I think our bank is probably not going to be volatile or up and down. I think it will be a long-term player and a steadily increasing value organization. The other part is the investment pool that we have currently really believes in the mission of supporting community and supporting a Latino-owned depository institution improving access to capital for all and espe-

cially those underserved communities. It is a community investment as well as a financial investment. Our by-line is "Building Wealth/Construyendo Patrimonios." We strive to help entrepreneurs understand their opportunities and options and help them create wealth for their families and businesses as they receive support from the bank.

CEO CFO: In closing, would you tell us more about some of the unique features of the bank, because I know there are some things going on that are outside of the mainstream?

Mr. Quinn: Promérica Bank offers clients a competitive edge in today's challenging economy through its consultative approach, commitment to excellent and

responsive client service, extensive network and access to national business and government leaders, community-focus, and its strategy of working in partnership with its clients to help them achieve the promise of America.



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