

AMERICAN PACIFIC BANCORP

CORPORATE DECK

DISCLAIMER

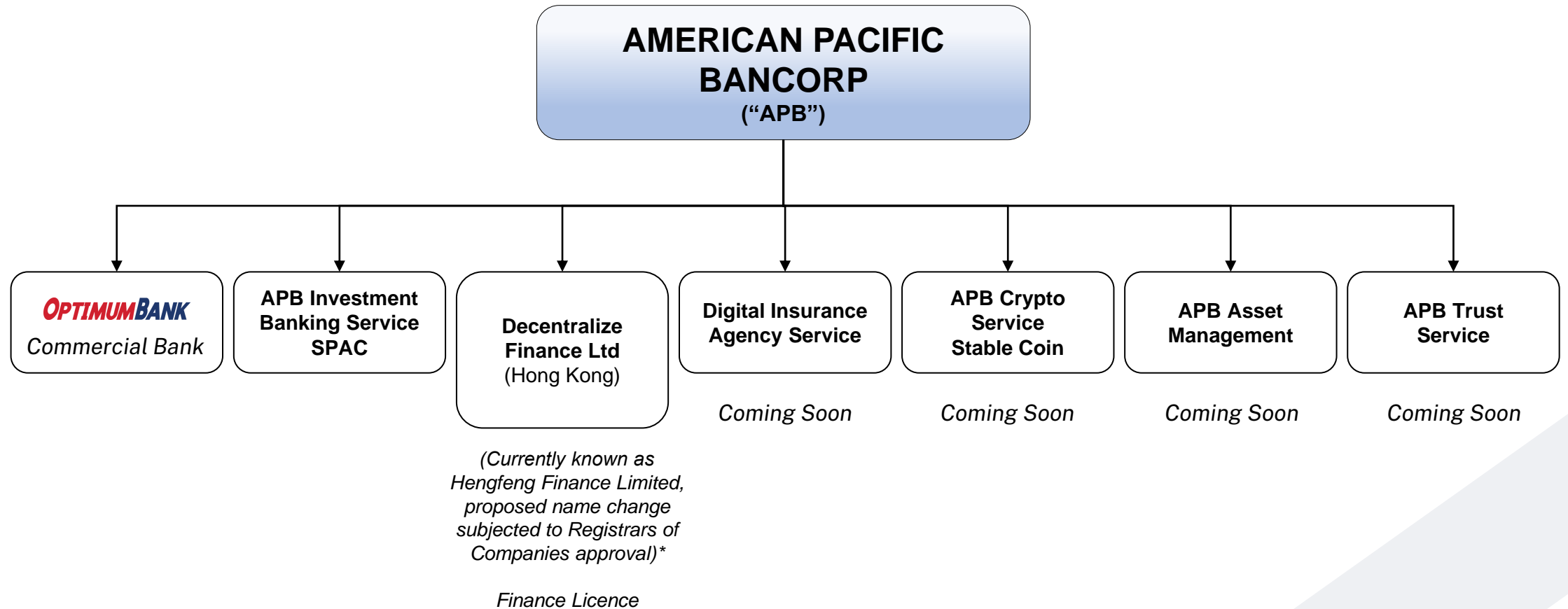
This presentation does not constitute an offer to sell or the solicitation of any offer to buy interests in American Pacific Bancorp (“APB”). An investment in APB involves significant risks, including the loss of the entire investment. Restrictions apply to transfers and withdrawals of shares in the offering. Before deciding to invest in any offerings, prospective investors should read any future offering document and pay particular attention to the risk factors contained within. Prospective investors should make their own investigation and evaluation of the information contained in this presentation. Each prospective investor should consult their own attorney, business adviser and tax adviser as to legal, business, tax and related matters concerning the information contained herein. Certain information contained in this presentation constitutes “forward-looking statements,” which can be identified by the use of forward-looking terminology such as “may,” “will,” “should,” “expect,” “anticipate,” “target,” “project,” “estimate,” “intend,” “continue” or “believe,” or the negatives thereof or other variations thereon or comparable terminology. Readers are cautioned not to place undue reliance on these forward-looking statements. APB does not undertake any obligation to publicly release the result of any revisions to these forward-looking statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events. Due to various risks and uncertainties, actual events or results may differ materially from those reflected or contemplated in such forward-looking statements. Certain information contained in this presentation is based on or derived from information provided by independent third-party sources. APB believes that such information is accurate and that the sources from which it has been obtained are reliable. APB cannot guarantee the accuracy of such information, however, and has not independently verified the assumptions on which such information is based. This presentation is being provided on a confidential basis. Accordingly, this presentation may not be reproduced in whole or in part and may not be delivered to any person without the prior written consent of APB. Past performance is not indicative of future results.



GROUP OF COMPANIES

ORGANISATION CHART

AmericanPacific
Bancorp



*A non-bank bank - License to do lending in Hong Kong, but do not take deposits.

OPTIMUMBANK

OptimumBank was founded in November 2000 by a group of local Broward County businessmen. They decided to reverse the trend of out of state mega-banks and give the area a true community bank. In the spirit of a “true” community bank, the directors provided local investors, both big and small, a chance to own a piece of the new bank.

Doesn't charge exorbitant fees like larger financial institutions and a bank having unmatched expertise in real estate and commercial lending.

Local banks are becoming rarer in South Florida. It's the belief of the investors, directors and employees that a combination of internet and traditional community bank is the “optimum” way to bank.

Personal Banking

Business Banking

Digital Banking



OPTIMUMBANK

BANKING SERVICES

COMMERCIAL BANKING DIVISION

Traditional Banking

Commercial Lending

Mortgage Loans

Factoring Loans

Personal Loans

Land and Property
Development Loans

Loan Syndication

Escrow Services

Credit Card

The background features a blurred image of a laptop with a network diagram overlaid. The diagram consists of white lines connecting various icons such as a globe, a shopping cart, a person, and a laptop, representing digital connectivity and banking services.

***OPTIMUM*BANK**

**DIGITAL
BANKING
SERVICES**

**BANKING SERVICES DELIVERED OVER
THE INTERNET**

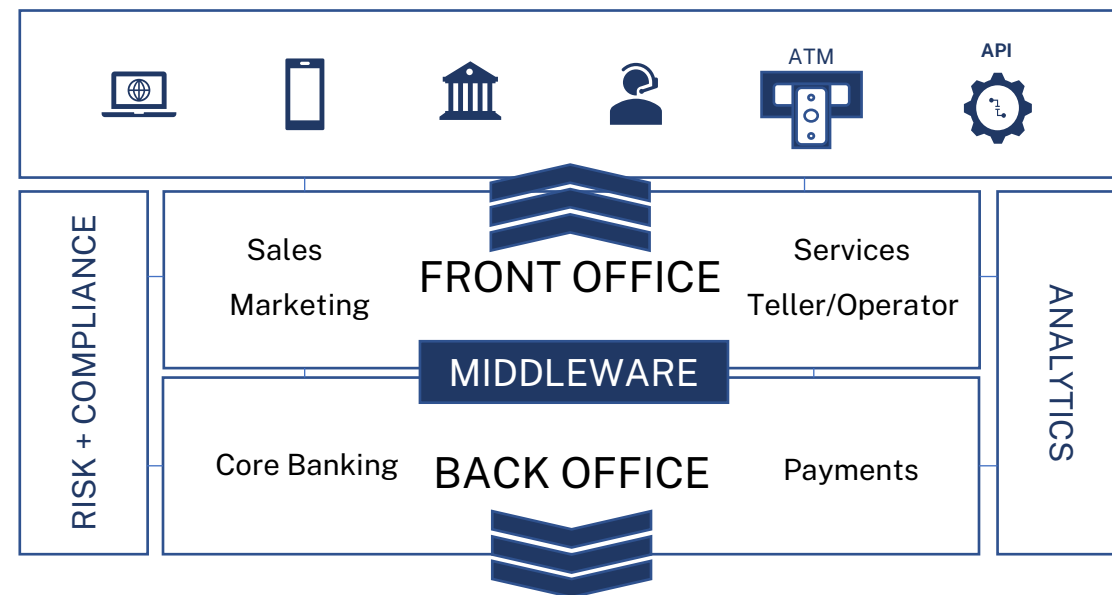
High levels of process automation and web-based services and may include APIs enabling cross-institutional service composition to deliver banking products and provide transactions



BANKING SERVICES DELIVERED OVER THE INTERNET

- Contextualised, seamless experience that transforms the customer banking journey
- End-to-end platform solution to subsidiary banks under the bank holding company, achieving economies of scale
- This provides a seamless integration with existing infrastructure (front-end, back-end, administrative, operating systems) and for easy adaptation by consumers.

- Other functions
 - Risk Management
 - Payments
 - Core Banking
 - Marketing



+ WEALTH MANAGEMENT + FINANCIAL PRODUCTS + ETC.



DIGITAL BANKING SERVICES

DELIVER REAL-TIME BANKING TO YOU
THROUGH A SECURE INTERNET BANKING
SERVICE:

- Instantly view your balances with the Instant Balance Feature.
- Easily sign in with Touch ID
- View current and previous transactions.
- Transfer money one time or on a scheduled basis.
- Bill Pay Service
- Deposit checks easily on your mobile device



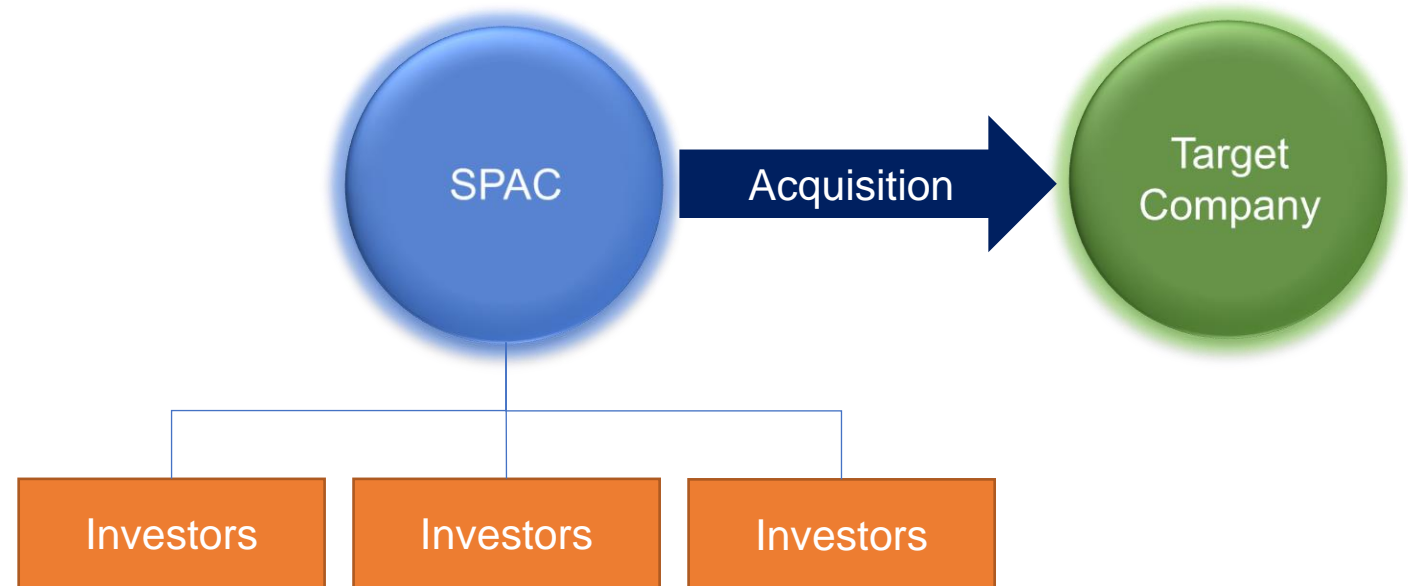
INVESTMENT BANKING DIVISION SPAC SERVICE

Investment Banking Service

1. Capital Investments Services to community banks
2. Asset Restructuring Services (Substandard/Problem Loans) for community banks
3. Investment Banking Service to SME for raising capital and business consultation

SPAC Service

- SPAC stands for Special Purposes Acquisition Corporation.
- SPAC objective is to facilitate corporation to accelerate their IPO process. Allowing private companies fast track into a listed status without the hassle of traditional IPO process.
- Enabling companies to gain access to growth capital



APB ASSET MANAGEMENT

SAMPLE OF PORTFOLIO TRACK RECORD

Portfolio No. 1

8 Months Trading Result
May 2020 – Dec 2020

200.48%

Yearly Annualized

For Reference Only

Portfolio No. 2

>12 Months Trading Result
18 Nov 2019 – 14 Dec 2020

Fully Hedged

73.31%

Annualized Return

For Reference Only

Download Wisdom Wealth Builder



[Contact us](#) to request for password access.

APB AMBASSADORS

APB will have representatives across the globe for global banking services, servicing and bridging banking needs for foreigners in the United States.



SINGAPORE



CHINA



HONG KONG



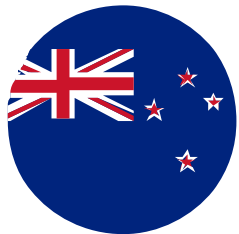
SOUTH KOREA



JAPAN



AUSTRALIA



NEW ZEALAND



TAIWAN



VIETNAM



MALAYSIA



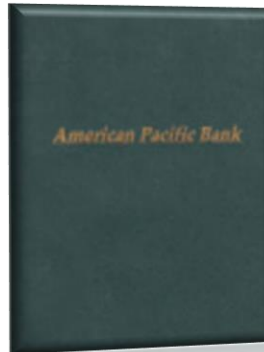
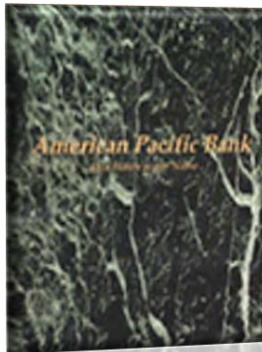
ENGLAND



THAILAND

CHAIRMAN'S PAST TRACK RECORD

- ✓ In 1987, Mr. Chan Heng Fai acquired American Pacific Bank (APB), a full-service U.S. commercial bank, out of bankruptcy.
- ✓ American Pacific Bank became a US NASDAQ high asset quality bank, with **zero loan losses for over 5 consecutive years**
- ✓ In June 2004, APB was **ranked #13 by the Seattle Times** "Annual Northwest's Top 100 Public Companies"
- ✓ Ranked #6 in the Oregon state for the year 2003, **ahead of Nike, Microsoft, Costco, AT&T Wireless and Amazon.com.**
- ✓ In 1997, Mr Chan Heng Fai acquired and ran a regional investment banking and securities broking-dealing business headquartered in Denver, with 12 offices throughout U.S.A.
- ✓ In 1997, BankINVESTOR magazine ranked APB as the **top 21 best performance bank** among **ALL** publicly traded banks.



Former APB Investment Track Record

Purchase Price:	USD 0.25
Sold at:	USD 16.00
Return Multiple:	63X

From just **5 out of 35** previously restructured companies:

Approx. Current **Market Cap Over**
USD 19.9 Billion
AND GROWING

Bringing in **Profits** of over
USD 1 Billion
PER ANNUM

ZH International Limited
Formerly Known as Heng Fai Enterprises



Hong Kong Stock Exchange Listed
Restructured from the verge of
Bankruptcy

Global Medical REIT



New York Stock Exchange Listed
Founded and Funded from Ground Zero

SingHaiYi Ltd
Formerly Known as SingXpress Land



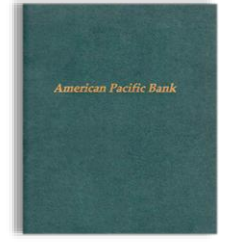
Singapore Exchange Listed
Restructured from the verge of
Bankruptcy

China Gas Holdings Ltd



Hong Kong Stock Exchange Listed
Restructured from the verge of
Bankruptcy

American Pacific Bank



New York Stock Exchange Listed
Recapitalized from the verge of
Bankruptcy



INTER ASIA



American Pacific Bank



CHINAGAS
中國燃氣



GLOBAL MED
TECHNOLOGIES



Skywest



SINGHAIYI
GROUP



Heng Fai Enterprises Limited
恒輝企業控股有限公司
Hong Kong Stock Exchange: 185



GLOBAL
MEDICAL REIT

DIRECTOR, MANAGEMENT AND ADVISORS



FRANK D. HEUSZEL

Chief Executive Officer, APB

Certified Public Accountant, Certified Internal Auditor and a Practicing attorney. Mr. Frank Heuszel has been in banking his entire professional career and as a banker he has served as Auditor, CFO, Manager of Special Assets, Creditor Officer and General Counsel. Excellent banking reputation as a strong credit officer, special assets manager, director of compliance and banking operation officer.

For over 30+ years, he has served commercial problem loan portfolio. and managed bank's with assets as small as \$1.5 billion to over \$65 Billion. Leading a Special Assets Group team which service problem loan portfolio consisting of over 2,300 loans. On average his department managed a \$4.6 plus billion commercial problem loan portfolio. Specialized in design and implementation of credit polices related to all commercial problem loans, proper loan grading and calculation of related loan loss reserves. Merger and acquisition of over 25 financial institution, nonbanking businesses and FDIC failed financial institutions. Successfully solved a portfolio of problem loans that exceeded 230% of capital and assisted in taking banks public or selling the bank

DIRECTOR



Chan Heng Fai



Frank D. Heuszel



Samson Lee



William Wu

MANAGEMENT & ADVISORS



Moe Chan



Michael Gershon



Conn Flanigan



Danny Lim



Charles W.S. MacKenzie



Alan Lui



Ronald Wei



Vincent Lum



Robert Trapp



Shirley Lau



Sanjib Kalita



Lowell Lo

THANK YOU

WWW.AMERPACBANCORP.COM