



*American Pacific Bank*

*Our Future is our Name*

# American Pacific Bank

## COMPANY OVERVIEW

Mr. Chan Heng Fai has restructured over 35 companies in different industries and countries in the past 40 years.

In 1987, Mr. Chan Heng Fai acquired American Pacific Bank, a full service U.S. commercial bank, out of bankruptcy. He recapitalised and grew the bank's operations. Under his guidance, American Pacific Bank became a US NASDAQ high asset quality bank, with zero loan losses for over 5 consecutive years before it was ultimately bought and merged into Riverview Bancorp Inc. Prior to its merger with Riverview Bancorp Inc., in June 2004, American Pacific Bank was ranked #13 by the Seattle Times "Annual Northwest's Top 100 Public Companies" for the year 2003, and ranked #6 in the Oregon state for the year 2003, which ranked ahead of names such as Nike, Microsoft, Costco, AT&T Wireless and Amazon.com.

In 1997, BankINVESTOR magazine ranked American Pacific Bank as the top 21 best performance bank among all publicly traded banks.

## SUMMARY



American Pacific Bank is an Oregon state chartered commercial bank, organized under the state of Oregon Banking Act. The institution was incorporated on June 6, 1979, under the name, Santiam Valley Bank. Operations commenced on December 6, 1979, in the small agricultural community of Aumsville, Oregon, eight miles from the state's capitol city of Salem.

By 1987, the combination of an economic recession in Oregon and weakness in previous management caused local and national regulatory authorities with the banking industry, to encourage Mr. Fai H. Chan to recapitalize and restructure the Bank. Mr. Chan undertook this task, and restructuring and recapitalization began in earnest in January 1988. In March 1988, the name of the Bank was changed to American Pacific Bank.

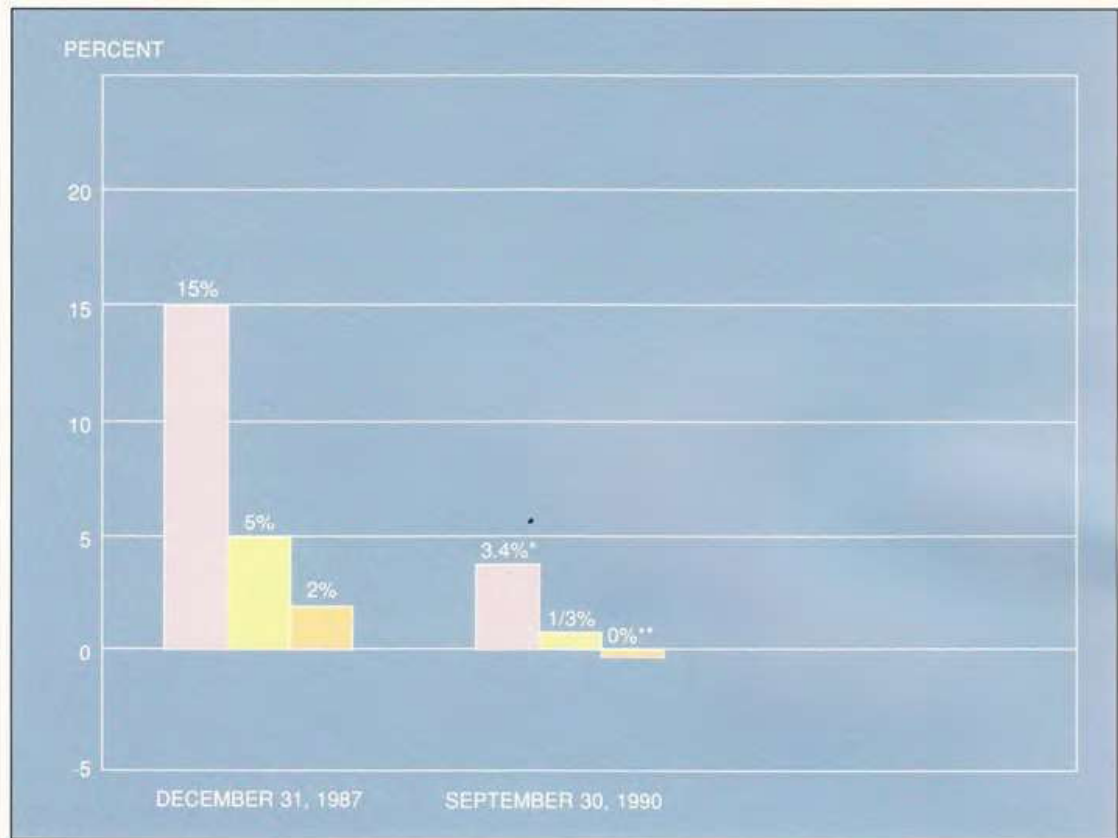
Today, management has substantially restructured the Bank's loan portfolio and operations achieving significant reductions in the area of past due loans and operational writeoffs. An infusion of capital in 1988 and 1989 has allowed the Bank to expand its service.

American Pacific Bank has evolved from an unprofitable institution to one defined by state banking regulators as one of the most improved banking institutions in the region. American Pacific's future will be defined as one of growth and success.



*The Bank's head office located in Aumsville, Oregon.*

## TWO YEAR SELECTED LOAN & OPERATIONAL DATA COMPARISONS BY PERCENT FROM 1987 TO 1990



\* 62% of total guaranteed 100% by FmHA

\*\* Represents recoveries on operational charge offs from prior periods

% OF TOTAL  
NON-ACCRUAL LOANS

% OF TOTAL LOANS OVER  
30 DAYS PAST DUE

% OF TOTAL DEPOSITS  
OPERATIONAL CHARGE OFFS

*American Pacific Bank ... "It has cleaned up its rotten assets, and it's a shiny new bank. They have brought in new managers, who are alert and savvy and made special arrangements with customers who have troubled loans and implemented better loan-qualifying standards."*

Cecil Monroe  
Deputy Administrator  
Oregon Department of Insurance & Finance

*The Oregonian Newspaper  
Business Section  
September 19, 1989*



*"By December 31, 1995, we will be the No. 1 performing Bank in the United States of America. I have resolved that I shall make this happen."*

A handwritten signature in black ink, appearing to read "Fai H. Chan". The signature is stylized and written in a cursive-like font.

Fai H. Chan  
Chairman

AMERICAN  
PACIFIC  
BANK

Best  
Performing  
Bank  
in USA

BY 1995

*American Pacific Bank is committed to becoming the best performing Bank in the United States of America in the 90's.*

- (1) Number One in return on Dividends
- (2) Number One in Stock Appreciation
- (3) Number One in return on Equity
- (4) Number One in return on Assets
- (5) Number One in Capital ratio per total Assets
- (6) Number One in lowest percentage of bad debt
- (7) Number One in Earnings per employee
- (8) Number One in Assets under management per employee