



Third Quarter Results

Clayton Deutsch
President & CEO

David Kaye
Chief Financial Officer

Mark Thompson
CEO, Private Banking Group

Jim Dawson
Managing Director, West Coast Private Banking

October 28, 2010

Forward Looking Statement

This presentation contains financial information determined by methods other than in accordance with accounting principles generally accepted in the United States of America (“GAAP”). The Company’s management uses these non-GAAP measures in its analysis of the Company’s performance. These measures typically adjust GAAP performance measures to exclude the effects of charges and expenses related to the consummation of mergers and acquisitions, as well as, excluding other significant gains or losses that are unusual in nature. Because these items and their impact on the Company’s performance are difficult to predict, management believes that presentations of financial measures excluding the impact of these items provide useful supplemental information that is essential to a proper understanding of the operating results of the Company’s core businesses. These disclosures should not be viewed as a substitute for operating results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures which may be presented by other companies.

Statements in this presentation that are not historical facts are forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, and are intended to be covered by the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements involve risks and uncertainties. These statements, which are based on certain assumptions and describe our future plans, strategies and expectations, include, among others, statements regarding our strategy, effectiveness of our investment programs, and evaluations of future interest rate trends and liquidity, expectations as to growth in assets, deposits and results of operations, receipt of regulatory approval for pending acquisitions, success of acquisitions, future operations, market position, financial position, and prospects, plans and objectives of management. You should not place undue reliance on our forward-looking statements. You should exercise caution in interpreting and relying on forward-looking statements because they are subject to significant risks, uncertainties and other factors which are, in some cases, beyond the Company’s control. Forward-looking statements are based on the current assumptions and beliefs of management and are only expectations of future results. The Company’s actual results could differ materially from those projected in the forward-looking statements as a result of, among other factors, adverse conditions in the capital and debt markets and the impact of such conditions on the Company’s private banking, investment management and wealth advisory activities; changes in interest rates; competitive pressures from other financial institutions; the effects of a continuing deterioration in general economic conditions on a national basis or in the local markets in which the Company operates, including changes which adversely affect borrowers’ ability to service and repay our loans; changes in the value of the securities in our investment portfolio, changes in loan defaults and charge-off rates; the adequacy of loan loss reserves; reductions in deposit levels necessitating increased borrowing to fund loans and investments; increasing government regulation, such as the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010; the risk that goodwill and intangibles recorded in the Company’s financial statements will become impaired; and risks related to the identification and implementation of acquisitions; and changes in assumptions used in making such forward looking statements, as well as the other risks and uncertainties detailed in the Company’s Annual Report on Form 10-K, as updated by the Company’s Quarterly Reports on Form 10-Q; and other filings submitted to the Securities and Exchange Commission. The Company does not undertake any obligation to update any forward-looking statement to reflect circumstances or events that occur after the date the forward-looking statements are made.

Agenda

- I. Overall Financial Results
- II. Investment Management and Wealth Advisory
- III. Private Banking

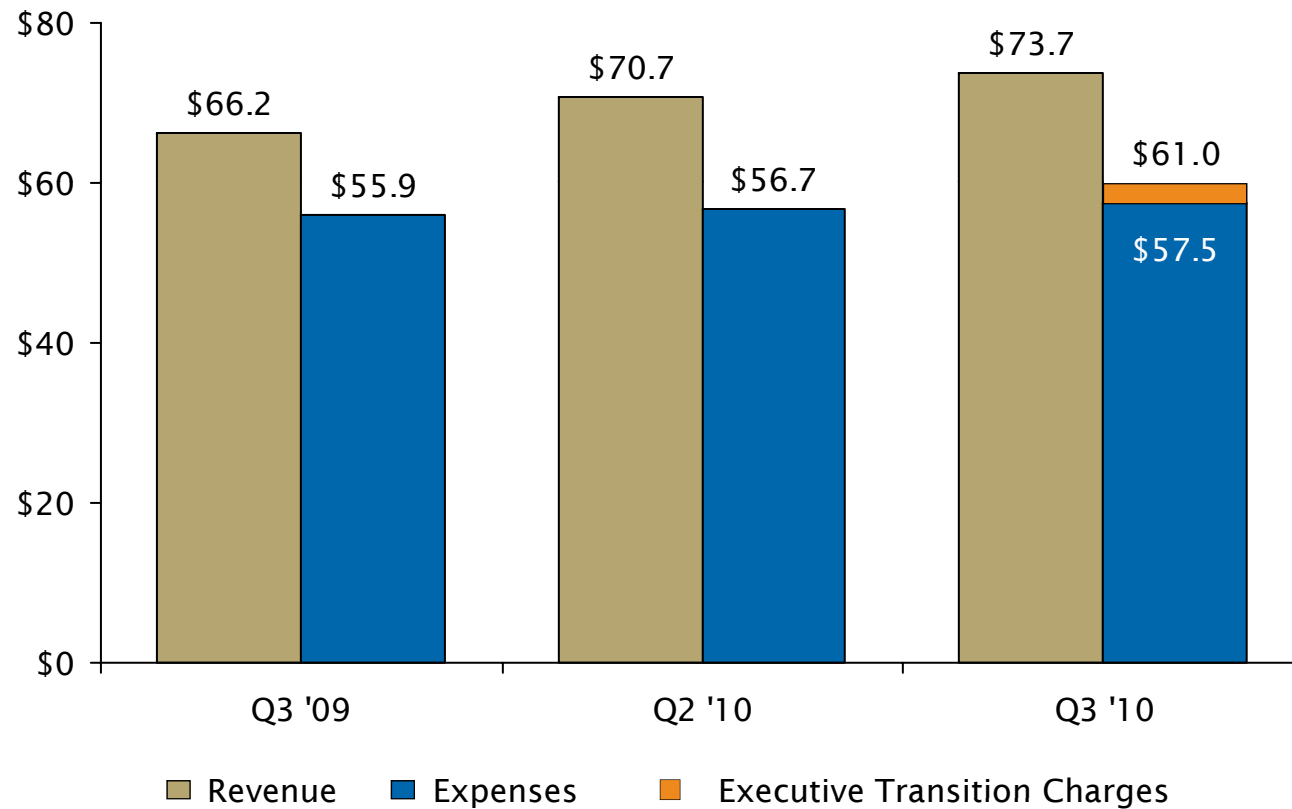
I. Overall Financial Results

GAAP Net Loss to Common Shareholders

		EPS Impact
GAAP Net Loss from Continuing Operations	(\$6.9M)	(\$0.09)
Income from Discontinued Operations	\$0.3M	\$0.00
Non-cash equity adjustments	\$0.2M	\$0.00
Non-controlling interests	(\$0.6M)	(\$0.01)
GAAP Net Loss to Common Shareholders	(\$7.1M)	(\$0.10)

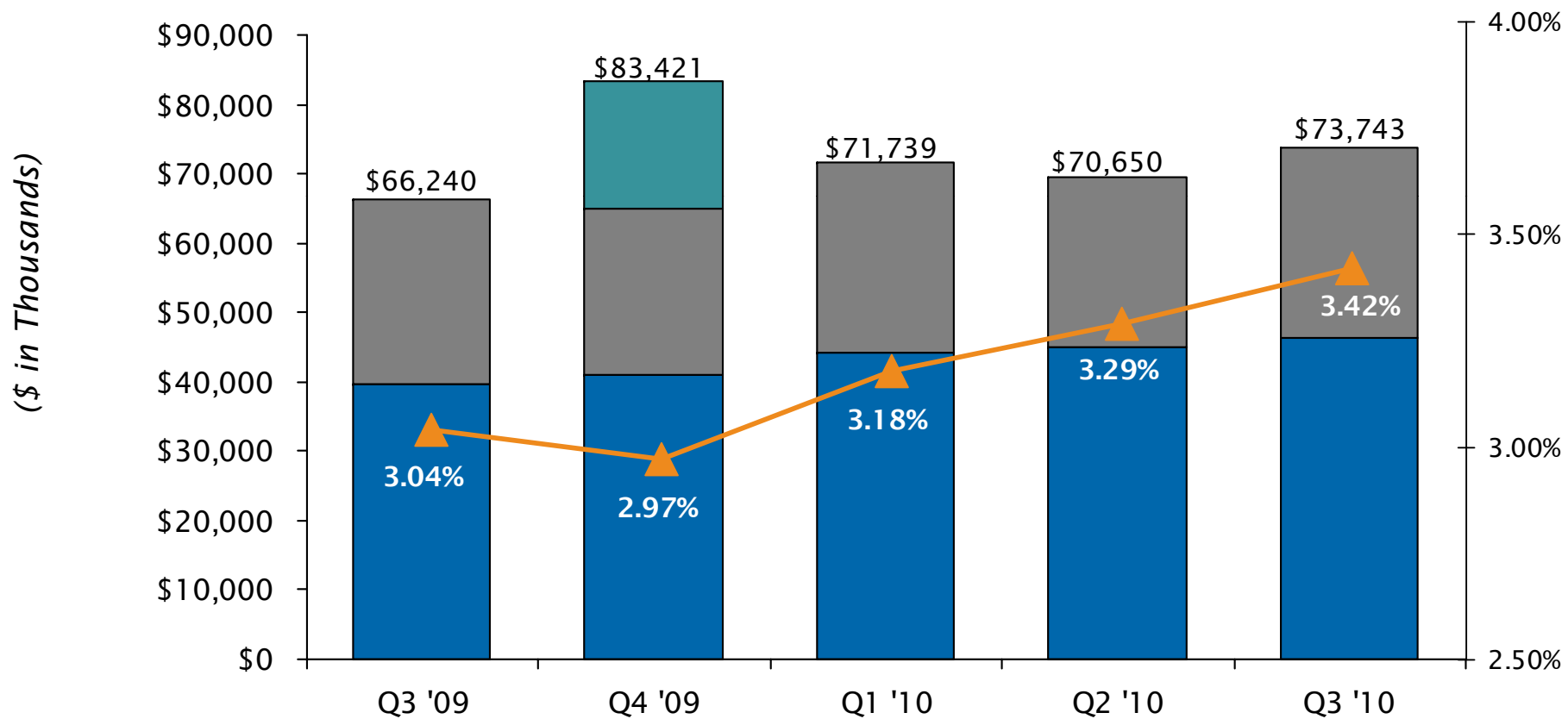
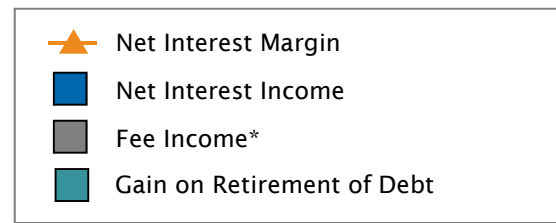
Operating Efficiency

(\$ in Millions)



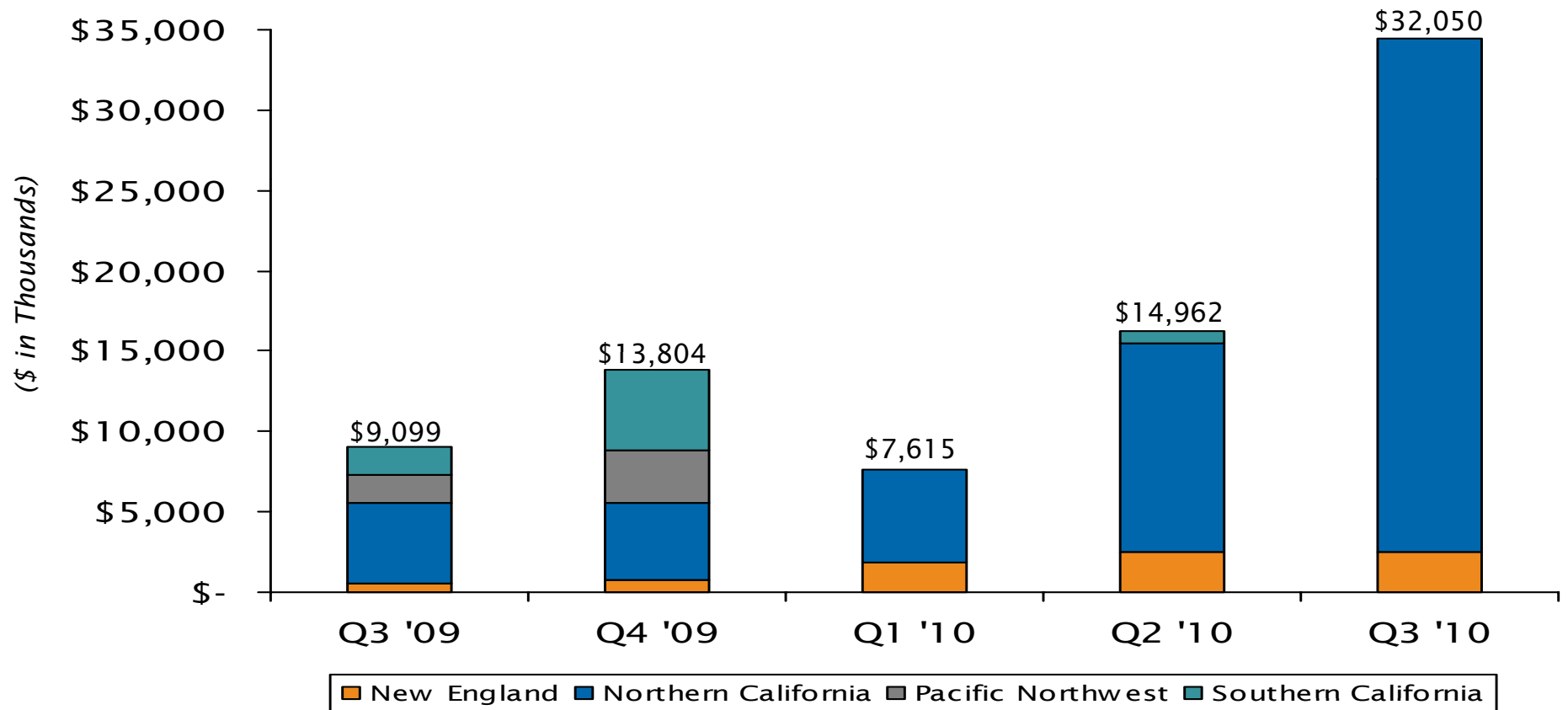
Revenue Growth	
LQ	YOY
4%	11%
Expense Growth Reported	
LQ	YOY
8%	9%
Expense Growth Normalized	
LQ	YOY
1%	3%

Revenues

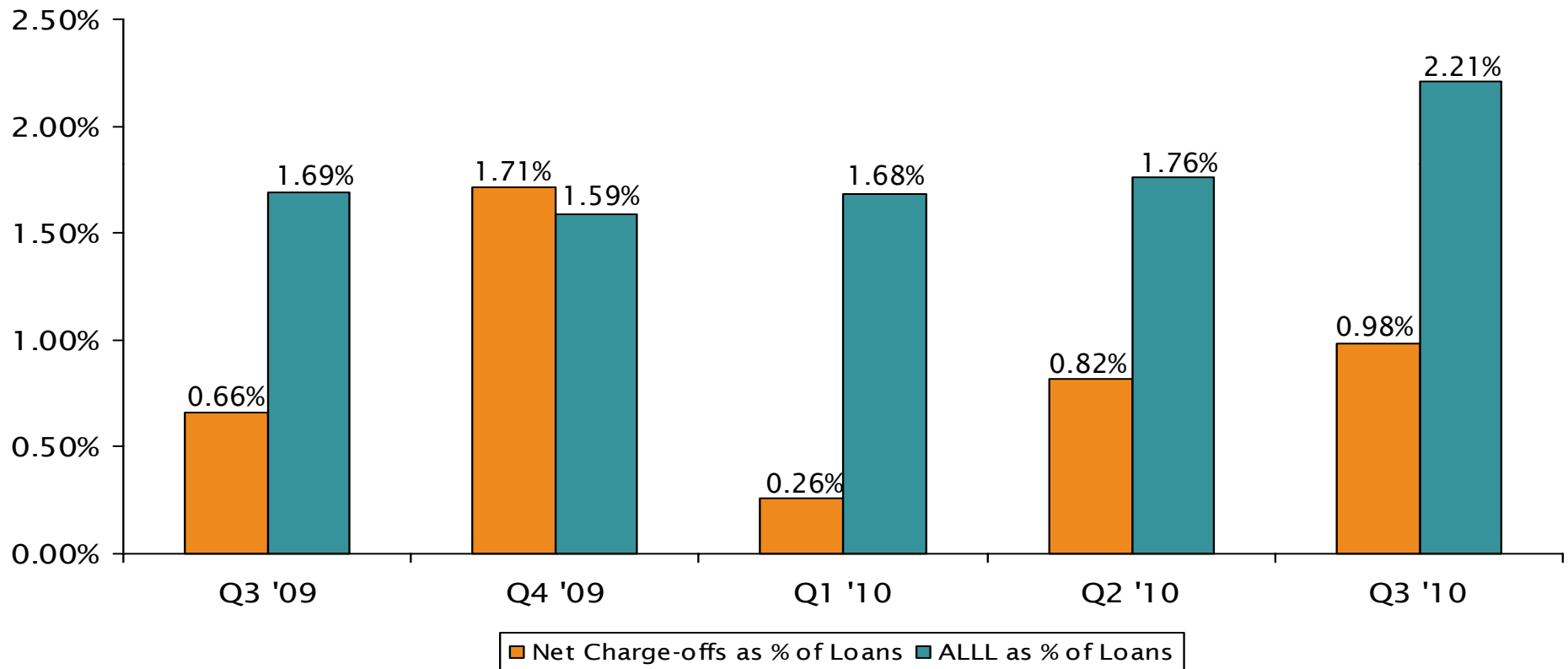


*Includes other fees, gain/loss on sale of investments, loans and OREO.

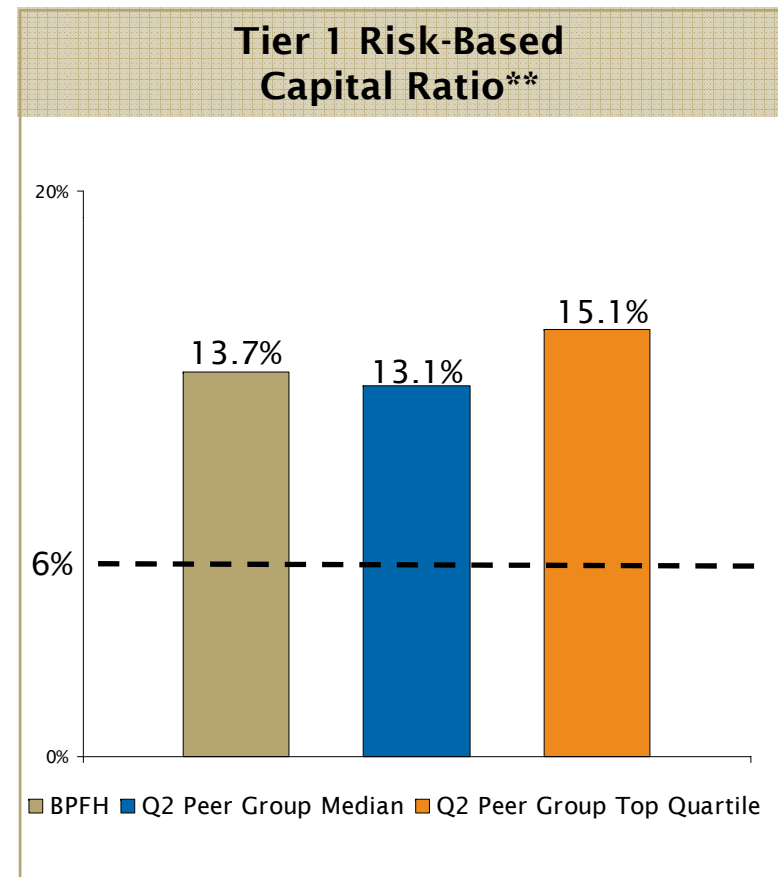
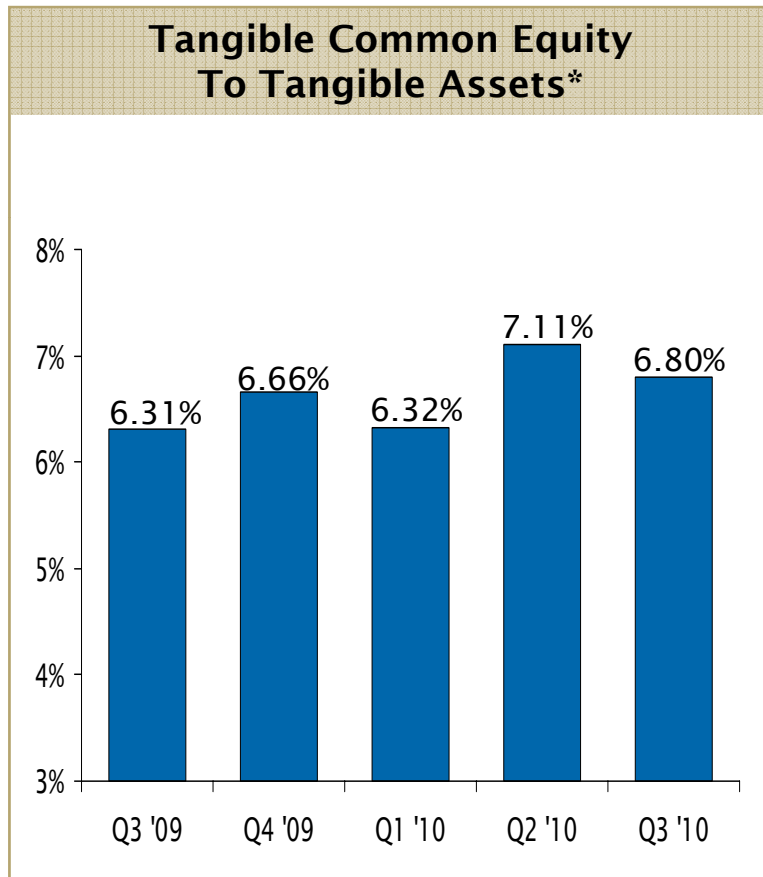
Provision for Loan Losses



Allowance for Loan Losses



Strong Capital Position

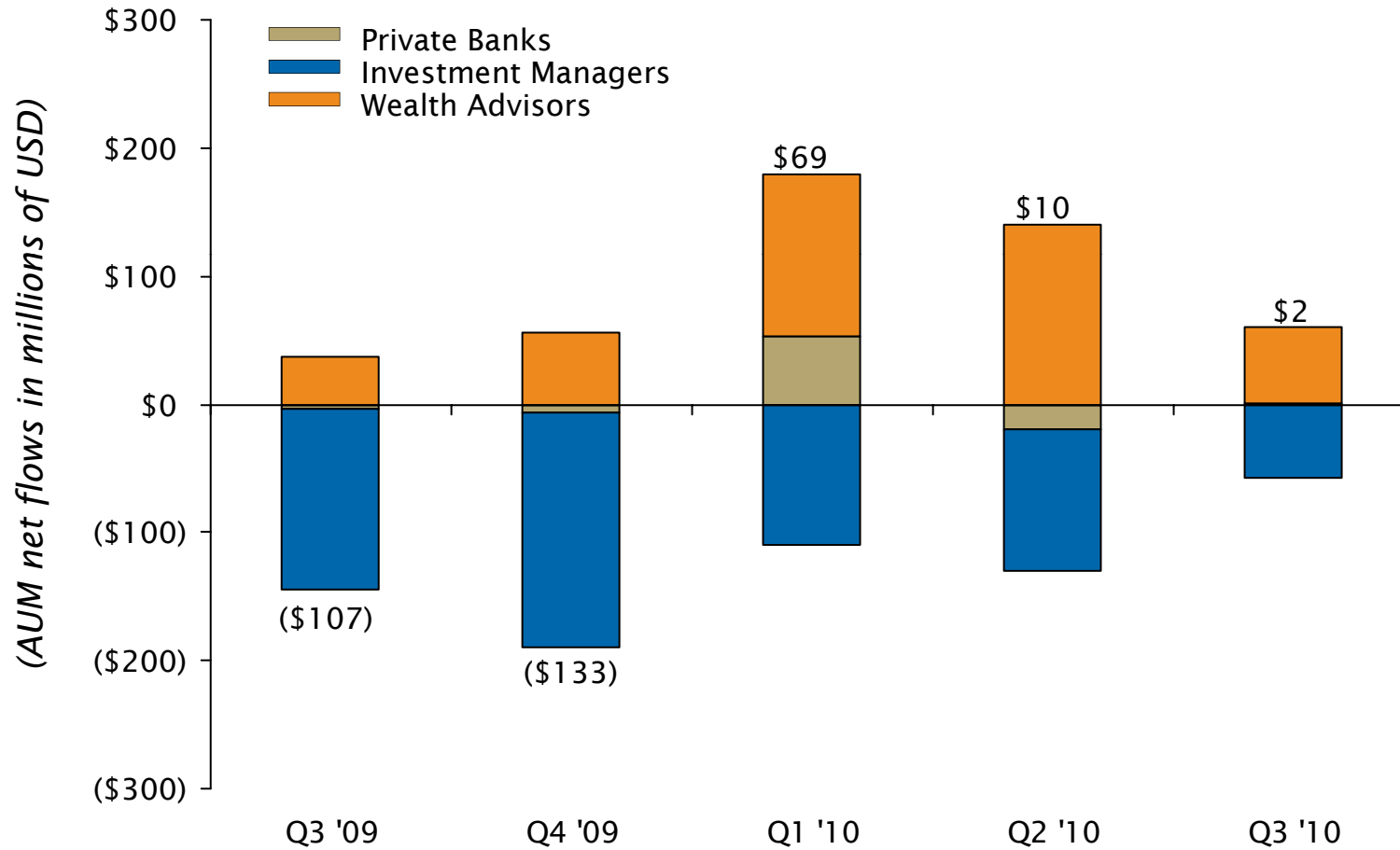


*Includes Carlyle Preferreds and the redeemable non-controlling interest

**Pro forma Q3 10

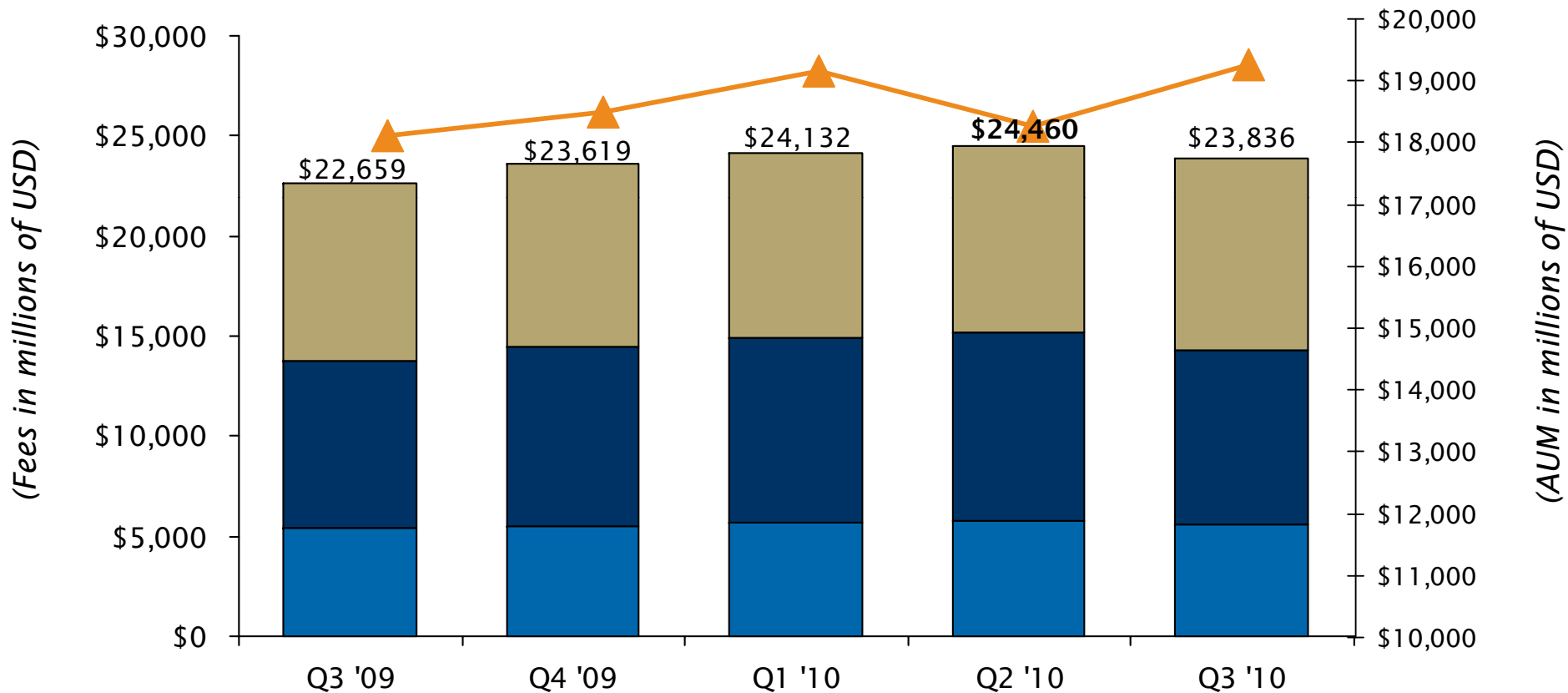
II. Investment Management and Wealth Advisory

AUM Net Flows



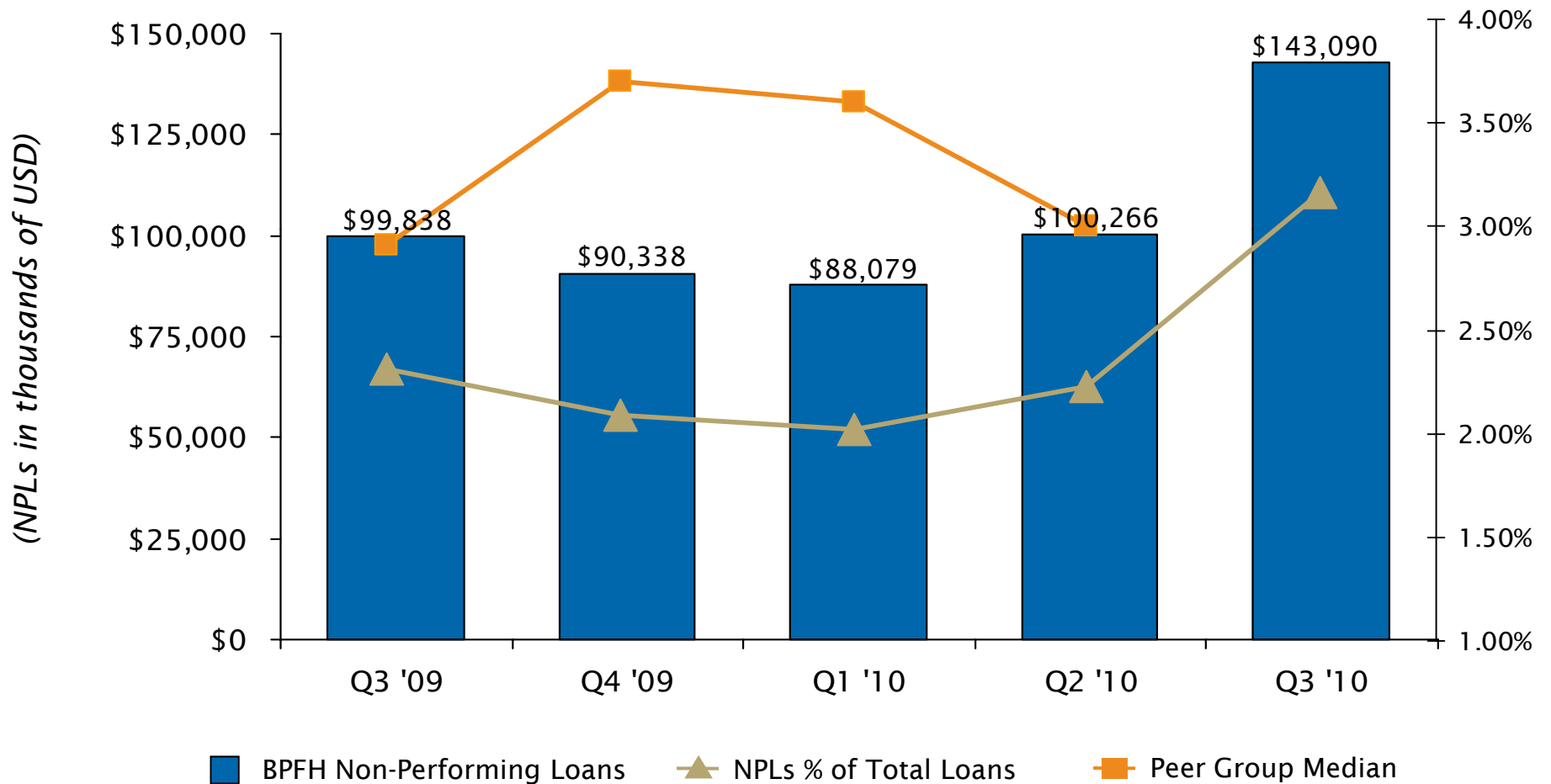
Excluding market changes and acquisitions

Fee Business



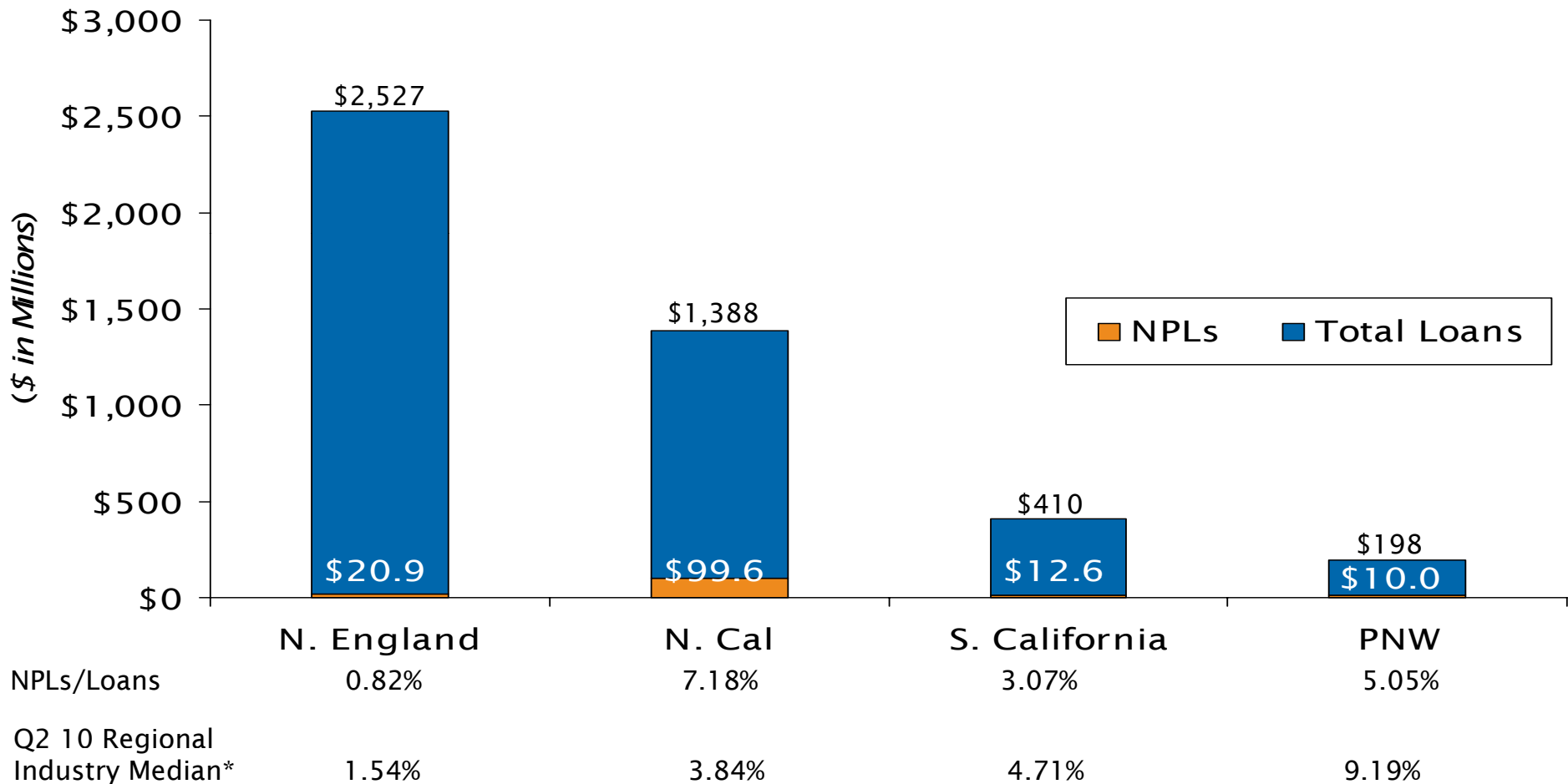
III. Private Banking

Non-Performing Loans To Total Loans



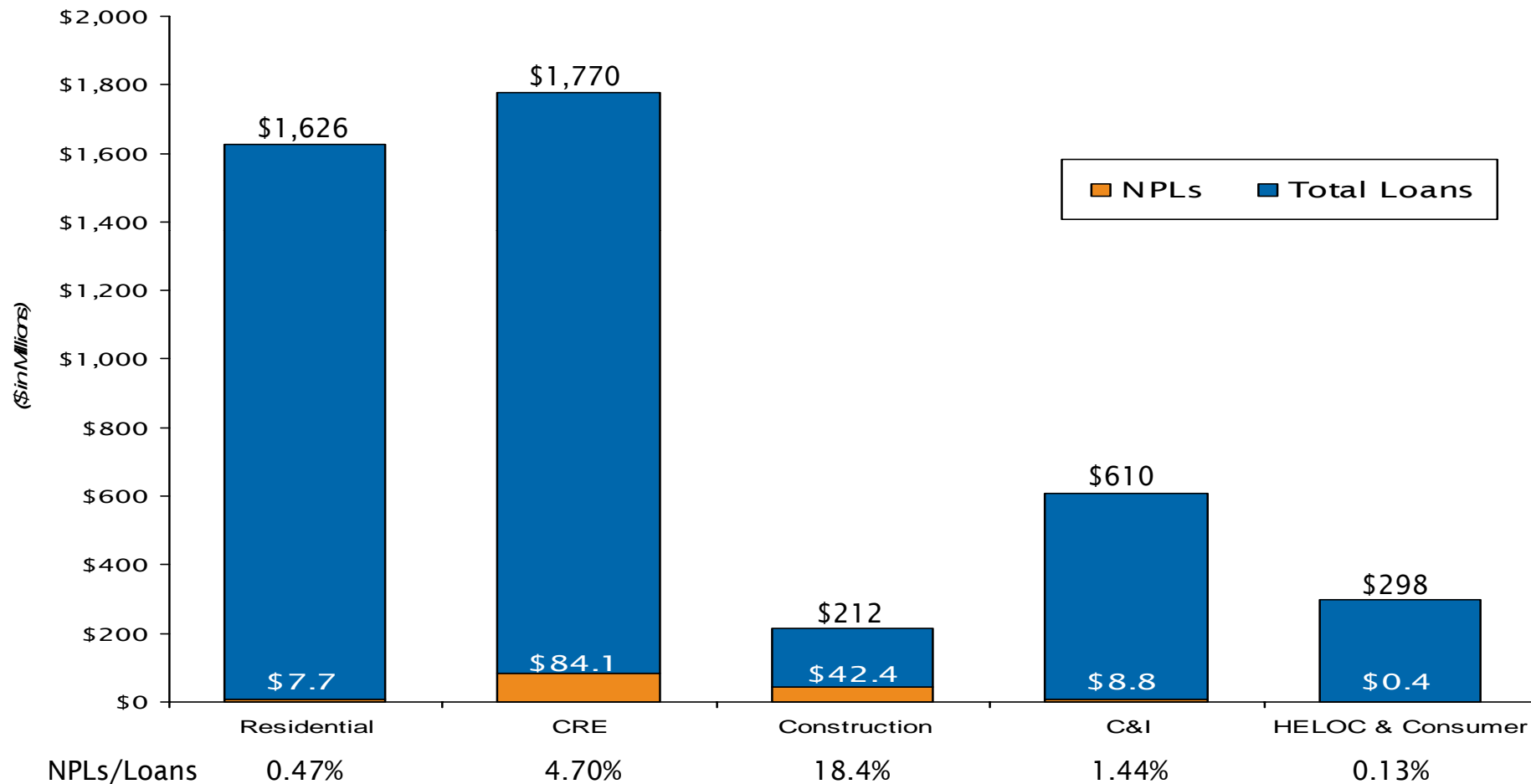
Industry Source Data: SNL Commercial Banks \$5B-\$10B

Loans By Region



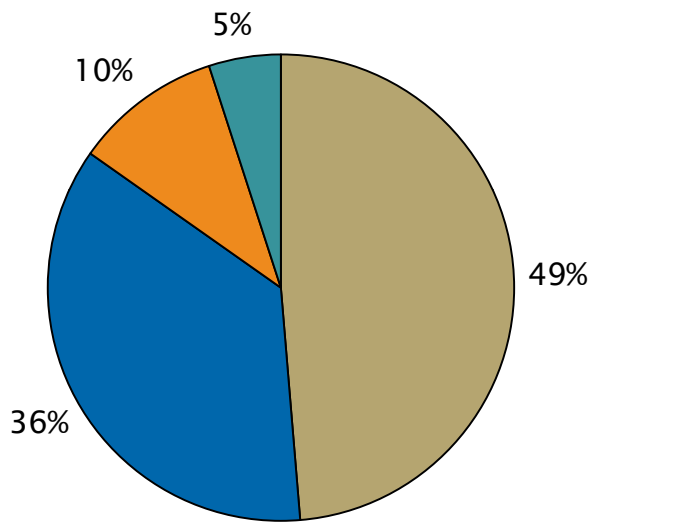
Industry Source Data: SNL Commercial Banks \$1B-\$5B
Excludes loans in suspense and accounting adjustments

Loans By Type

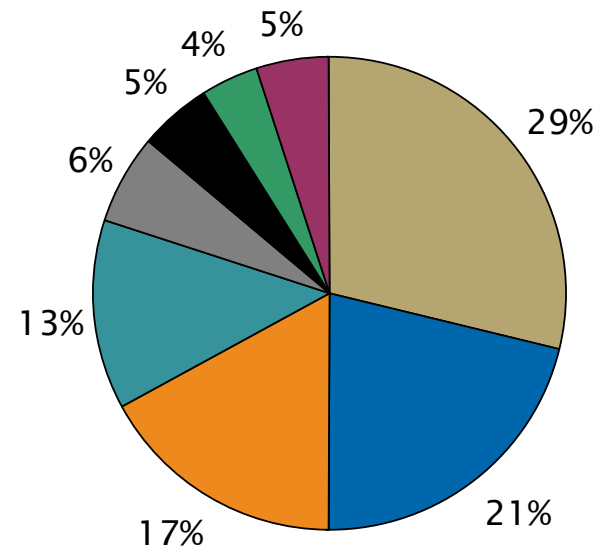


Excludes loans in suspense and accounting adjustments

Diversified CRE Portfolio

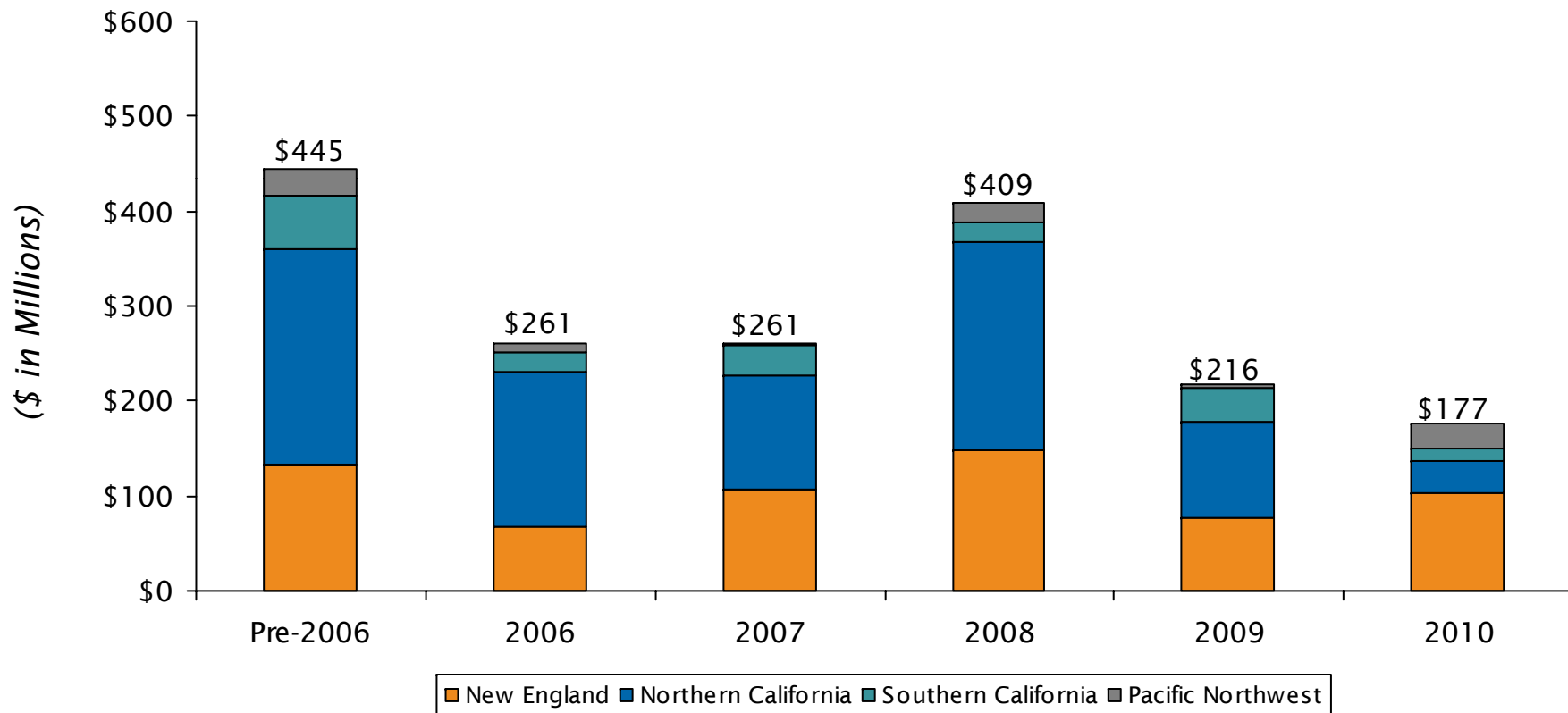


- Northern California
- Southern California
- New England
- Pacific Northwest

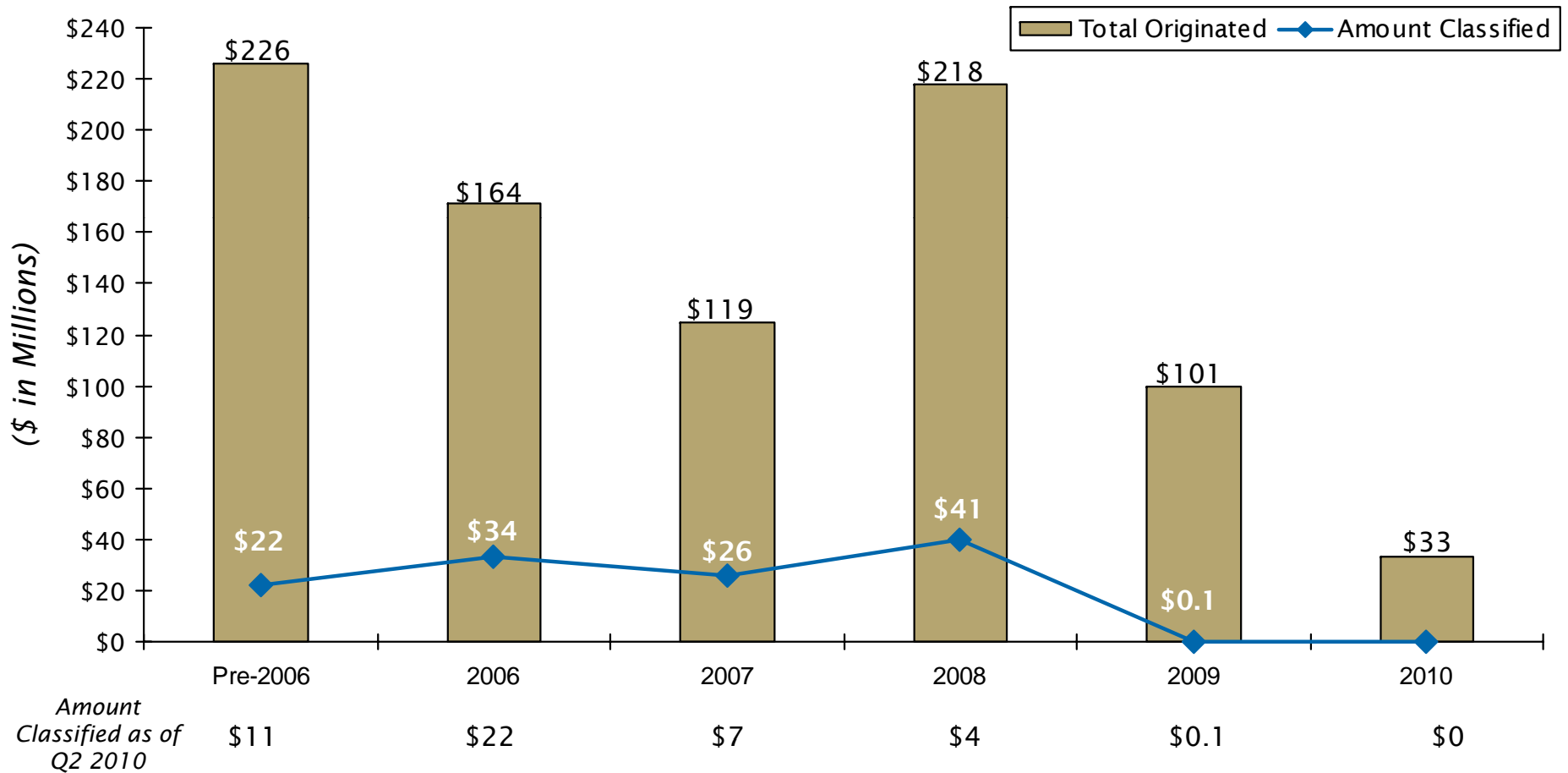


- Office/Medical
- Multi-Family
- Not for Profit
- Retail
- Hospitality
- Recreational
- MFG/IND/WRHS
- Single Family
- All Other

CRE Loan Balances By Vintage

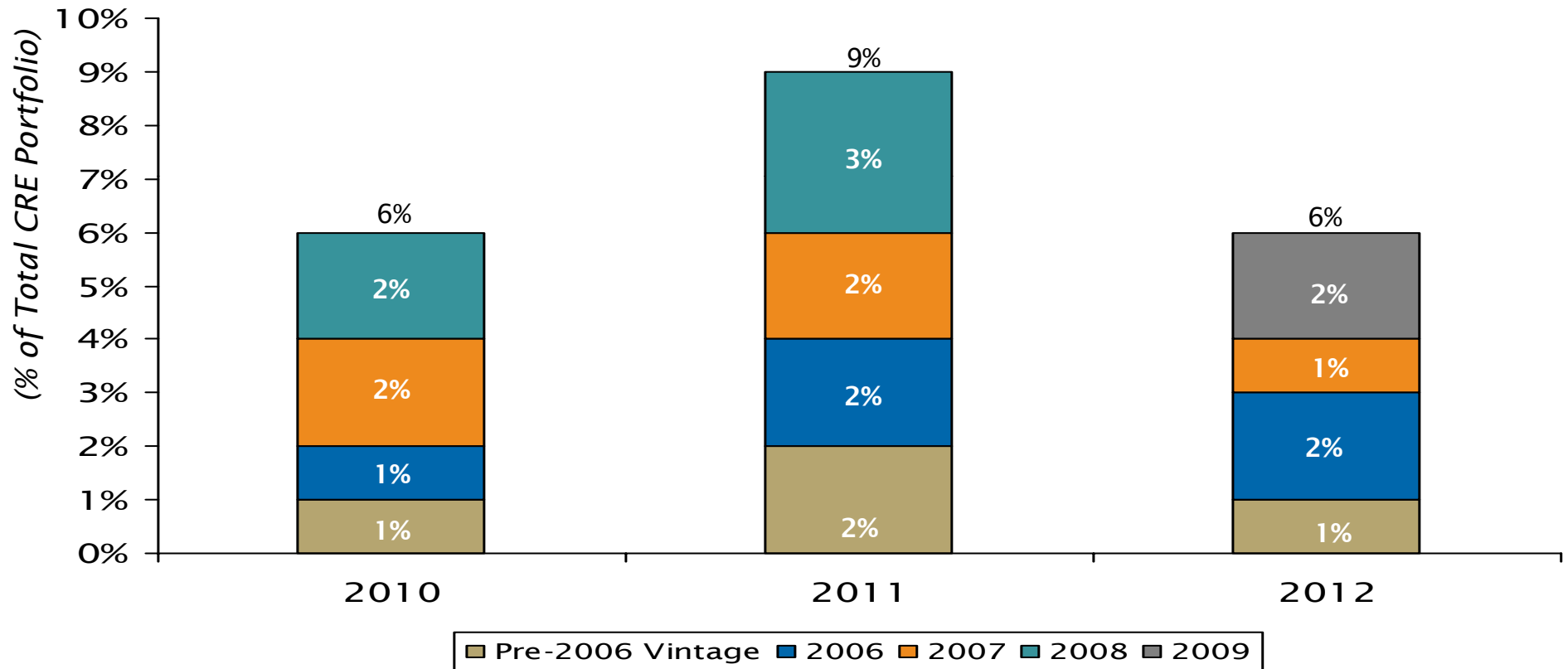


NORCAL CRE Loan Balances By Vintage

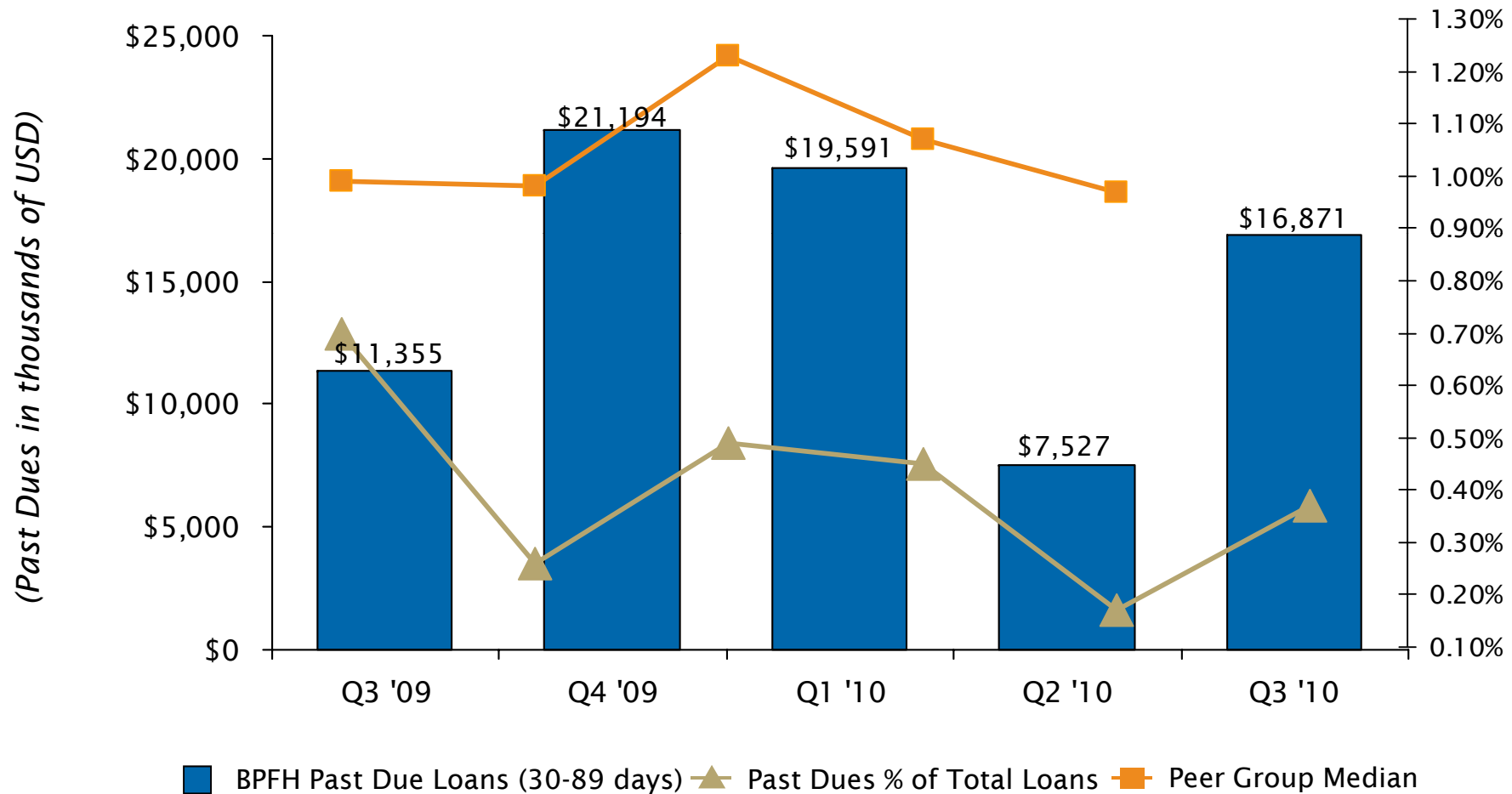


CRE Maturities

21% of CRE Portfolio coming due over next three years

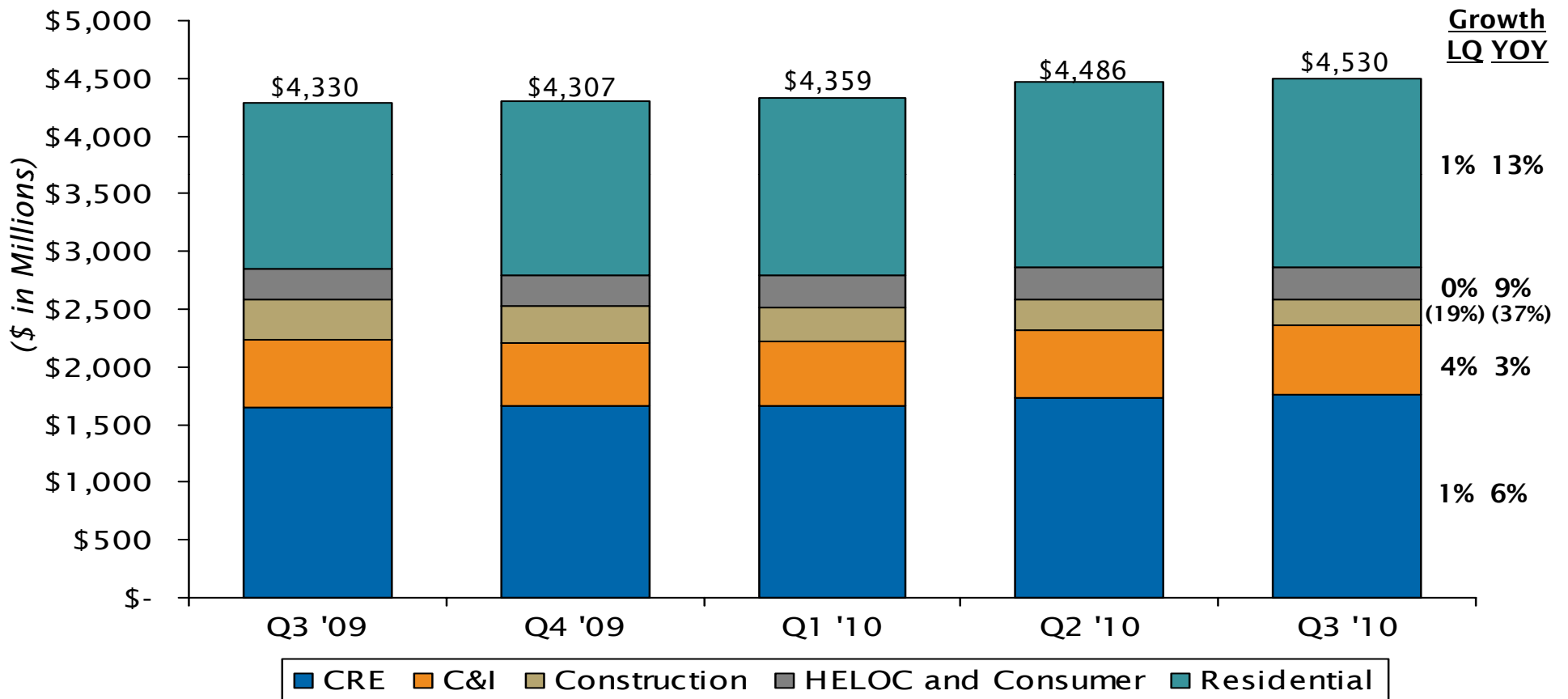


Past Due Loans To Total Loans



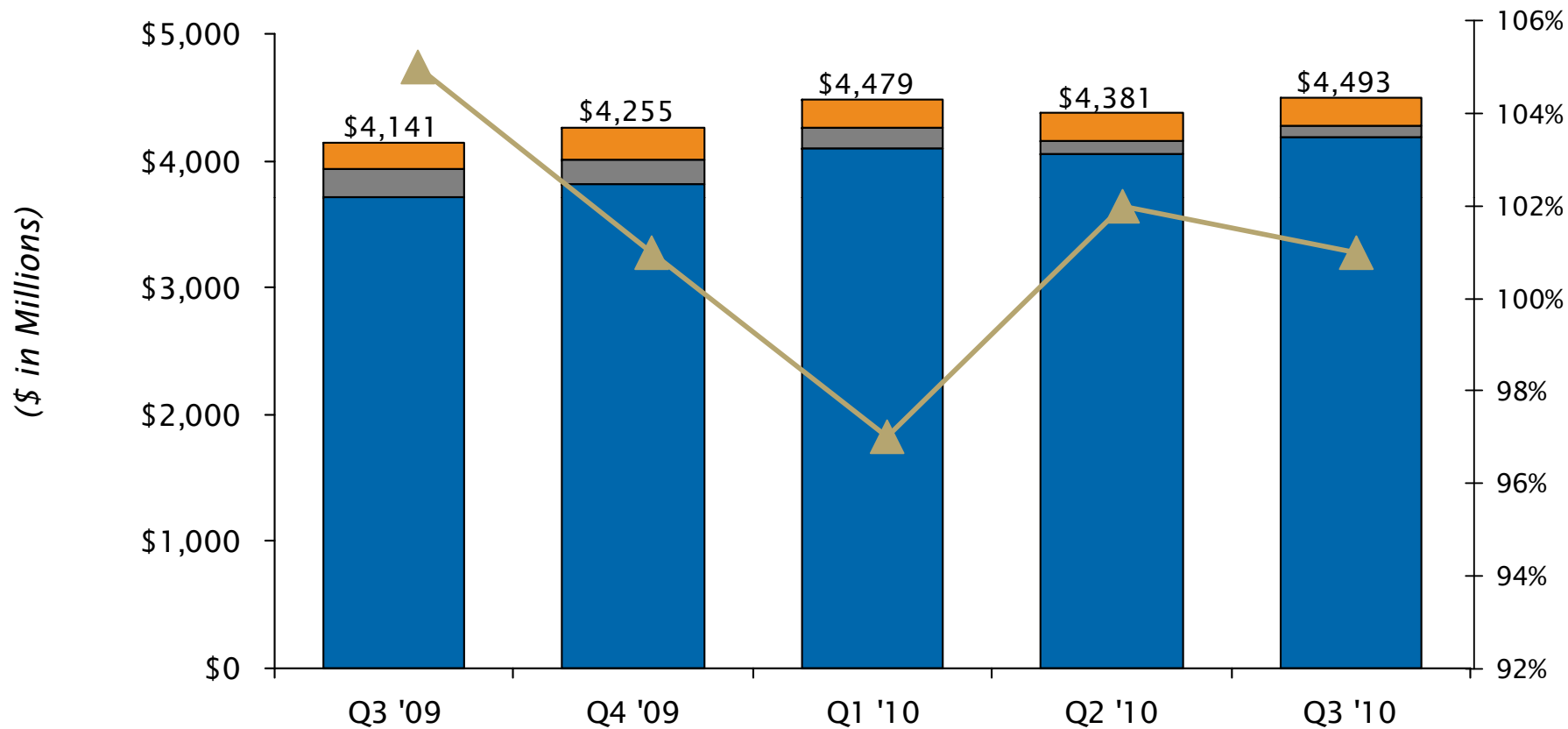
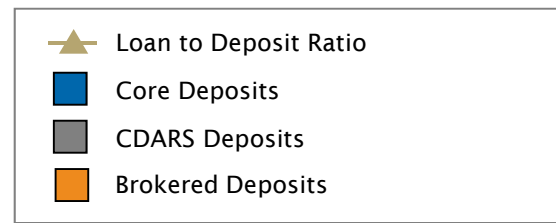
Industry Source Data: SNL Commercial Banks \$5B-\$10B

Total Loans



Excluding Loans Held for Sale

Deposits





Third Quarter Results

Clayton Deutsch
President & CEO

David Kaye
Chief Financial Officer

Mark Thompson
CEO, Private Banking Group

Jim Dawson
Managing Director, West Coast Private Banking

October 28, 2010