



# American Pacific Bancorp

- ❑ American Pacific Bancorp (APB) is a bank holding company, focused on acquiring controlling equity positions of commercial bank(s) in the United States. APB will inject digital banking capabilities into the banks to provide global banking services to global clients, increasing profitability.
- ❑ American Pacific is managed by a team of bankers and entrepreneurs whose shared vision is to build a robust, integrated technologically advanced bank holding company. We envision establishing a unique, customer-centric, globally focused entity that provides banking services through digital channels.
- ❑ APB is under the stewardship of **Mr Chan Heng Fai**, whom previously owned an unrelated full service U.S. commercial bank, which he recapitalized and grew the bank's operations to become a US Nasdaq high asset quality bank, with zero loan losses for over 5 consecutive years, ranked #13 by Seattle Times “Annual Northwest’s Top 100 Public Companies” for the year 2003, and #6 in the Oregon state. In 1997, BankINVESTOR magazine ranked APB as the top 21 best performance bank among all publicly traded banks.
- ❑ APB currently has ownership in a Nasdaq-listed bank in Fort Lauderdale and is at the closing phase of a 100% acquisition of a 118-year-old bank in Illinois.
- ❑ APB is offering a unit deal to purchase a Class A common share with a bonus Perpetual Preferred Stocked. APB is targeting to go public by the end of the year, with a firm commitment from investment banks to underwriting the public offering. The expected ROI when listed is a capital appreciation of 66.67% with a coupon rate of 13.37%.

# WHAT DOES APB DO?

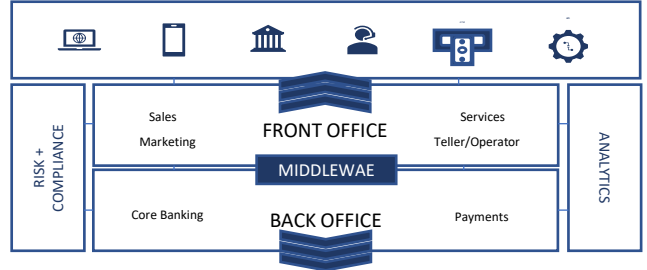
## INVESTMENT BANKING DIVISION

- Investment Banking Services and Capital Investments Services to community banks
- Asset Restructuring Services (Substandard/Problem Loans) for community banks

## COMMERCIAL BANKING DIVISION

- |   |   |
|---|---|
| 1) Deposit Services                       | 9) Escrow Services  |
| 2) Commercial Lending                     | 10) Product Manufacturing Financing<br>- For Direct Sales Companies |
| 3) Mortgage Loans                         | 11) Credit Card   |
| 4) Factoring Loans                        | 12) Digital Custodian Services                                      |
| 5) Personal Loans                         | 13) Franchise Financing   |
| 6) Land and Property<br>Development Loans | 14) Merger and Acquisition Finance                                  |
| 7) Family Trust Services                  |   |
| 8) Loan Syndication                       |   |

## DIGITAL BANKING DIVISION



Providing consumers a contextualised, seamless experience that transforms the customer banking journey. An end-to-end platform solution to subsidiary banks under the bank holding company, achieving economies of scale.



# OPTIMUMBANK

The bank focuses on traditional in-person banking with business and consumers residing in South Florida. Our customers found a bank that isn't charging the exorbitant fees they were experiencing at the larger financial institutions, 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

**Online/Mobile** Banking

## Main Street Bancshares, Inc.

**GRAND RIVERS**  
Community Bank EST. 1902

Grand Rivers Community Bank is an Illinois chartered commercial bank established in 1902. The Bank is regulated by the Federal Deposit Insurance Corporation ("FDIC") and the Division of Banking of the Illinois Department of Financial and Professional Regulation ("Illinois Division of Banking"). It operates from its headquarters office in Grand Chain in Pulaski County, Illinois, a branch office in Karnak, also in Pulaski County, and a branch office in Shawneetown in Gallatin County, IL. The Bank is a wholly-owned subsidiary of Main Street Bancshares, Inc.



**KOTNER TITLE**  
Est. 1940

Kotner Title and Abstract, LLC is a real estate title company the business of which was established in 1940. The Title Company is an Illinois limited liability company and operates today from its sole office in Harrisburg, Illinois. The Title Company has served Southern Illinois for over 75 years, provided a list of title, abstract and closing products and services to protect buyer's and lender's rights in real estate transactions. The Title Company is a wholly-owned subsidiary of Main Street Bancshares, Inc.

### Partners:



Over 100 Years Old  
Commercial Bank

**- SINCE 1902 -**  
Grand Rivers Community Bank  
Serving the needs of our communities

100% Acquired  
by APB

# CHAIRMAN'S TRACK RECORD



Financial Architect Restructuring Expert

45 years of Successful track records



CHAN HENG FAI BIO

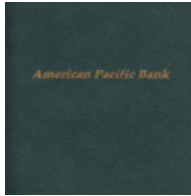
PERSONAL WEBSITE

UNICORN MAKER

## CHAIRMAN BANKING TRACK RECORD

- ✓ In 1987, Mr. Chan Heng Fai acquired American Pacific Bank, 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.

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



Approx. Current Market Cap Over **USD 18.5 Billion** AND GROWING

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

**Heng Fai Enterprises Limited**  
 Currently Known as ZH International Limited

**Global Medical Reit**

**SingXpress Land Limited**  
 Currently Known as Singhaiyi Ltd

**China Gas Holdings Limited**



**Hong Kong Stock Exchange Listed**  
 Restructured from the verge of Bankruptcy

**New York Stock Exchange Listed**  
 Founded and Funded from Ground Zero

**Singapore Exchange Listed**  
 Restructured from the verge of Bankruptcy

**Hong Kong Stock Exchange Listed**  
 Restructured from the verge of Bankruptcy

# PRE-IPO RAISE

OFFER SIZE: USD 15 MILLION

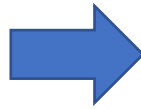
UNIT DEAL @ USD 6.00

1

PRE-IPO SHARE

USD 6.00 per share

For GROWTH



**BONUS**

1

PERPETUAL PREFERRED SHARES

("PPS")

5% Yield per annum

For COUPON INCOME

When IPO,  
5% of USD 10.00

Effective Coupon Rate: **8.33%**

\* Both are targeted to be listed on New York Stock Exchange

# IPO RAISE

OFFER SIZE: USD 80 MILLION

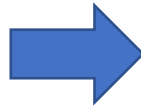
UNIT DEAL @ USD 10.00

1

PRE-IPO SHARE

USD 6.00 per share

For GROWTH



**BONUS**

1

PERPETUAL PREFERRED SHARES

("PPS")

5% Yield per annum

For COUPON INCOME

UPON IPO, PRE-IPO INVESTORS EXPECTED GAIN:

**↑ 66.67%** INCREASE IN SHARE PRICE

**↑ 3.33%** INCREASE IN COUPON YIELD

## LOCAL APB AMBASSADORS



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

## CONTACT US @



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