

AMERICAN PACIFIC BANCORP

CORPORATE DECK

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ABOUT US

American Pacific Bancorp, Inc. (“APB” or “American Pacific”) is a for-profit corporation, organized for the purposes of being a financial network holding company, focused on acquiring equity positions in (i) undervalued commercial bank(s), bank holding companies and nonbanking licensed financial companies operating in the United States, South East Asia, Taiwan, Japan and South Korea, and (ii) companies engaged in—nonbanking activities closely related to banking, including loan syndication services, mortgage banking, trust and escrow services, banking technology, loan servicing, equipment leasing, problem asset management, SPAC (special purpose acquisition company) consulting, and advisory capital raising services. From this financial platform, the Company shall provide an integrated suite of financial services for businesses that shall include commercial business lines of credit, land development financing, inventory financing, third party loan servicing, and services that address the financial needs of the world Gig Economy.

Our Mission

APB’s mission is to establish a unique, customer-centric, global network of companies that provide a multitude of financial and banking related services including a world-class suite of products and services that will support the business in the global decentralized market economy.

Our Vision

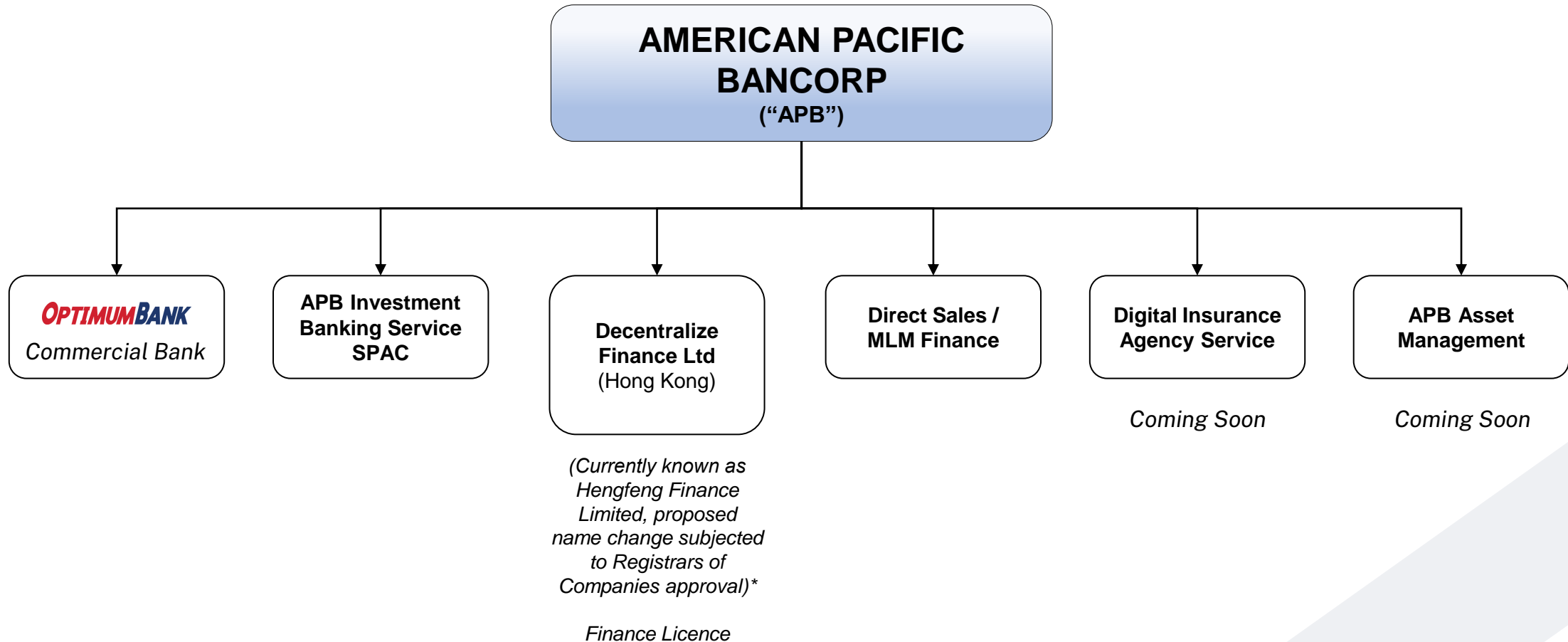
Our vision is to build a robust, integrated technologically advanced financial services holding company which will provide an array of nonbanking financial services to financially underserved industries of different corporate sectors, including those operating in the new gig economy. We want to provide our customers with the financing, advisory services, capital, and financial resources to help them to be competitive and to succeed in a rapidly changing global economy.



GROUP OF COMPANIES

ORGANISATION CHART

AmericanPacific
Bancorp



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



BANKING SERVICES



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

ASSEMBLING STRONG LOAN PORTFOLIO



***OPTIMUM*BANK**

**DIGITAL
BANKING
SERVICES**

**BANKING SERVICES DELIVERED OVER
THE INTERNET**

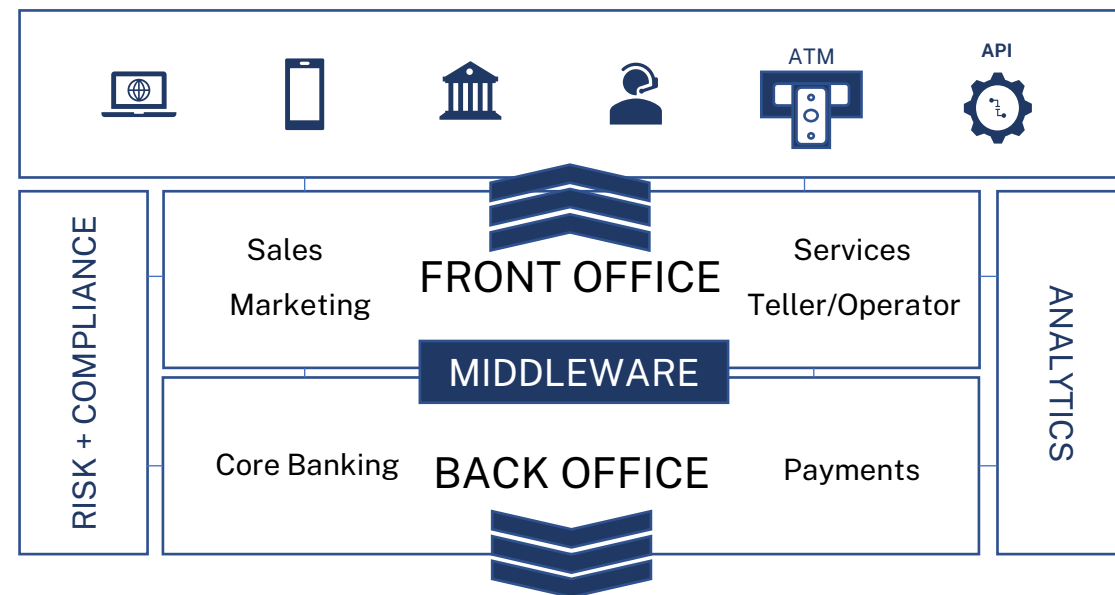
High levels of process automation and web-based services and may include APIs enabling cross-institutional service composition to deliver banking products and provide transactions

OPTIMUMBANK

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.

OPTIMUMBANK

DIGITAL BANKING SERVICES

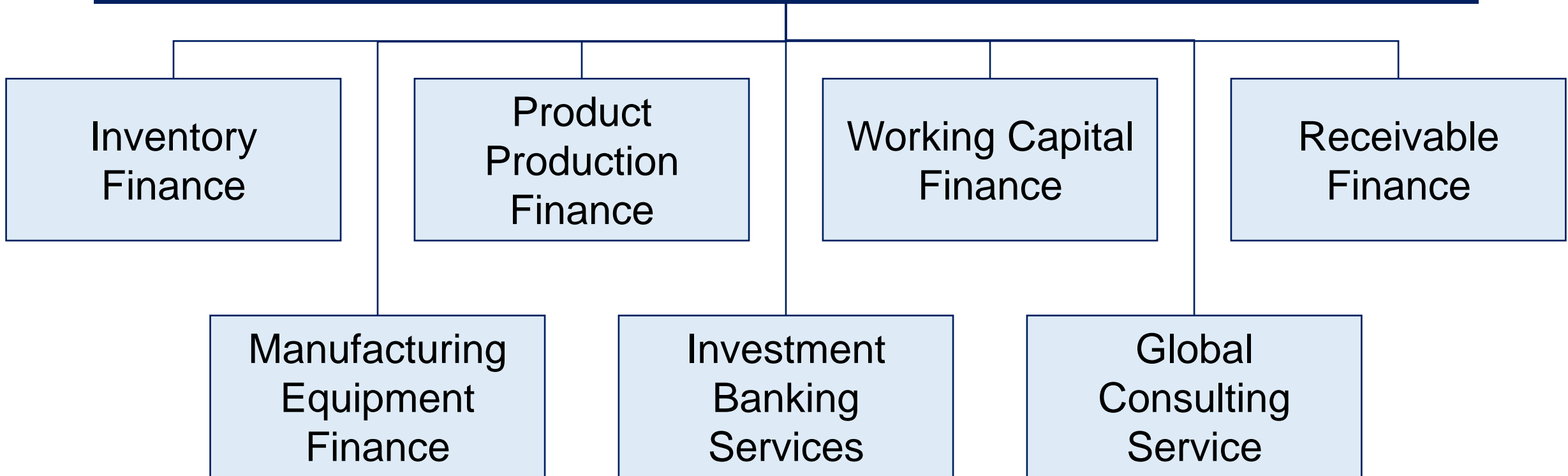
DELIVER REAL-TIME BANKING TO YOU THROUGH A SECURE INTERNET BANKING SERVICE:

- 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



Direct Sales / MLM Industry - Finance

This division will focus on financing the Direct Sales, Network Marketing and MLM industry, providing the following services:



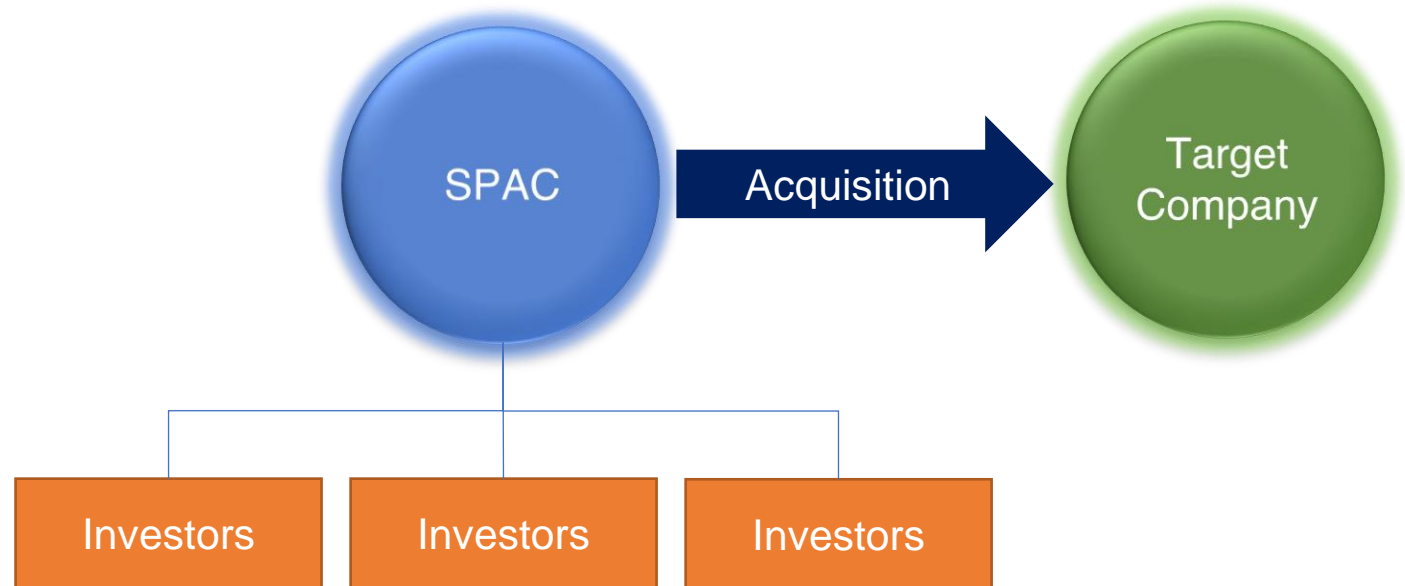
INVESTMENT BANKING DIVISION SPAC SERVICE

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

2020 Tesla Trading

[10 Months] 1 Mar - 31 Dec 2020
Portfolio No.1

Capital: **US\$ 4M**
Profit: **US\$ 10.1M**

+ 353%
Annualized ROI

[10 Months] 14 Feb - 14 Dec 2020
Portfolio No.2

Capital: **US\$ 20,000**
Profit: **US\$ 54,763**

+ 385%
Annualized ROI

2022

[Current]
1 Jan - 30 Dec 2022
US Stock Market

Capital: **US\$ 1M**
Profit: **\$ 1,003,576**

+ 100.74%
Annualized ROI

2019 - 2020 Covid Period

[8 Months] 1 May - 31 Dec 2020
Portfolio No.1: Directional Trading

Capital: **US\$ 10M**
Profit: **US\$ 21.73M**

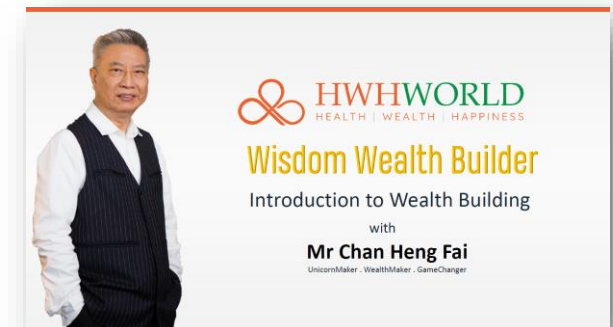
+ 462.5%
Annualized ROI

[13 Months] 18 Nov 2019 - 14 Dec 2020
Portfolio No.2: Fully Hedged

Capital: **US\$ 382,200**
Profit: **US\$ 122,259**

+ 66.1%
Annualized ROI

View all portfolio from this deck



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

CHAIRMAN'S TRACK RECORD



Fai H Chan
Chairman

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

2020/2021 Financial Update
of 5 companies

USD 18.1 Billion

2020/2021 Revenue
approximately

USD 10.3 Billion

2020/2021 Profits
approximately

USD 1.4 Billion

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



SingHalyl Ltd
Formerly Known as SingXpress Land



Singapore Exchange Listed
Restructured from the verge of Bankruptcy



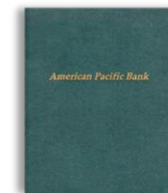
China Gas Holdings Ltd



Hong Kong Stock Exchange Listed
Restructured from the verge of Bankruptcy



American Pacific Bank



NASDAQ Listed
Recapitalized from the verge of Bankruptcy



www.fai185.com

www.chanhengfai.com

www.hfunicorn.com

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



Melissa Sims



Robert Trapp



Shirley Lau



Sanjib Kalita



Lowell Lo

THANK YOU

www.ampacfinancial.com