



Federal Reserve Bank of Chicago
Supervision & Regulation Department
230 South LaSalle Street
Chicago, Illinois 60604



Illinois Department of Financial
and Professional Regulation
Division of Banking
100 West Randolph St., 9th Floor
Chicago, Illinois 60601

April 9, 2014

Board of Directors
c/o Ms. Betty Chow
President and Chief Executive Officer
PGB Holdings, Inc.
Pacific Global Bank
2323 S. Wentworth Ave.
Chicago, Illinois 60616

Members of the Board:

This letter is to inform you of the termination of the Written Agreement, dated June 30, 2011, by and among PGB Holdings, Inc. and its subsidiary bank, Pacific Global Bank, both of Chicago, Illinois; the Illinois Department of Financial and Professional Regulation, Division of Banking ("Division"); and the Federal Reserve Bank of Chicago ("Reserve Bank"). The Written Agreement has been terminated effective April 9, 2014. The organization may announce the termination of the Written Agreement after notice of the termination has been made public on the Board of Governors of the Federal Reserve System's ("Board") public website. Publication is tentatively scheduled to take place on April 15, 2014. You will be given prior notice as to the specific timing of publication on the Board's website.

Should you have any questions or concerns regarding the termination of the Written Agreement or any other regulatory matter, please contact your Reserve Bank Portfolio Manager Courtney M. Markovich at (312) 322-8329 or Division Acting District Supervisor Diana Thompson at (312) 793-3283.

Respectfully,



Richard C. Brunskill
Assistant Vice President
Special Examinations Group
Federal Reserve Bank of Chicago



Manuel Flores
Acting Secretary
Illinois Department of Financial
and Professional Regulation