

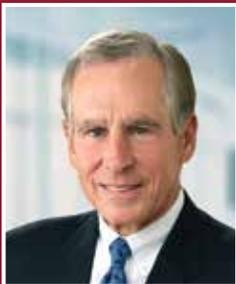


First Choice Bank™

First in Speed | Service | Solutions



Peter Hui
Chairman



Robert M. Franko
President/CEO

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Dear Valued Shareholders, Customers and Staff:

The third quarter of 2015 was an incredible time of meaningful growth and exciting activities for the Bank.

We are pleased to report that the Bank showed significant earnings improvement in the third quarter, combined with continued strong growth. As of the end of the third quarter of 2015, the Bank had earned a record \$1.547 million for the quarter, bringing the year-to-date earnings up to \$3.654 million. Since the end of last year, Total Assets of the Bank have grown by 26.0% to \$789.2 million, with Gross Loans growing by 25.6% to \$643.2 million and Total Deposits growing by 28.2% to \$687.3 million. More details on the Bank's third quarter performance can be found in this quarter's newsletter.

The 5th Annual First Choice Bank Charity Golf Tournament was held at the Industry Hills Golf Club and raised more than \$56,000 for the 18 local charities chosen this year; that's an all-time record! As part of the tournament, this year's Citizen of the Year Award was presented to Tom Hom to acknowledge a lifetime of achievements, especially with regard to service for others. Details and photos from the event are included on the following pages.

This quarter, we'd also like to highlight two of the Bank's clients who recently received recognition for their efforts in business: Joseph Fan of Brighton Management and Sharad Khandwala of Alps Group. We congratulate them both on their achievements.

We thank you once again for your continued business and your trust in us. As the year comes to a close, we wish all of you a happy and healthy holiday season and look forward to what the new year has in store for everyone.

Respectfully,

Peter Hui
Chairman of the Board

Robert M. Franko
President/Chief Executive Officer

FCB's 2015 Citizen of the Year Award Recipient, Thomas Hom



Tom Hom is a pioneer and local hero. It would be impossible to list every one of his accomplishments here, but a few highlights include San Diego City Councilman, Deputy Mayor, California State Assemblyman, head of the Task Force Committee to build what is now Qualcomm Stadium, leader in transforming San Diego's skid row into the vibrant Gaslamp Quarter Historic District and cornerstone for establishing the San Diego Chinese Historical Museum.

This life of achievement has very humble beginnings. Tom was born into a Chinese family in the 1920s, when much of American society was segregated socially and economically. He entered school in San Diego, like other children who lived in Chinatown, speaking only Chinese. He began working with his father in farming and wholesale produce in his early teens. When his father died of tuberculosis at age forty, Tom was only fifteen. From that point on, he and his two older brothers helped to take care of their younger siblings.

As he grew older, Tom, as a minority, faced limited job opportunities and discrimination in housing. While others

had given up for lesser reasons, Tom embraced the adversity as motivation, not an excuse. In 1963, he made history when he was elected to the San Diego City Council, the first minority to do so. Five years later, he was elected to the California State Assembly. Tom became a voice for the voiceless. Along with his public service and other responsibilities, Tom ventured into the radio and television industries and banking and real estate, and achieved great success not only for himself and his family, but also for the greater good of a diverse America, breaking the age-old barrier of prejudice and segregation. Tom never lost faith in the American dream, nor did he lose focus on the bigger picture in life.

All of Tom's achievements and awards are simply the outside evidence of a heart that burns with passion for success, compassion for people, a zest to live a life beyond himself and a commitment to be the shining beacon of hope for those who have less. Tom is truly an inspiration, giving hope by showing that endurance, perseverance, hard work, integrity and generosity do pay off.

A life truly worth living is purposeful, admirable and attainable. Please join us in congratulating Citizen of the Year award recipient Thomas Hom.

First Choice Bank's 5th Annual Charity Golf Tournament was an Incredible Success!

The tournament was held on October 22 at the Industry Hills Golf Club in the City of Industry, California. Thanks to the overwhelming support of everyone involved, especially the Much Is Given Foundation, which generously matched each donation dollar-for-dollar, the 18 charities we highlighted this year received a combined \$56,000 in contributions, the largest fundraiser amount we've had yet!

We want to thank all of our event sponsors and those who came out to participate. We'd also like to congratulate Mr. Thomas Hom, who received this year's Citizen of the Year Award to recognize his constant efforts to make a positive difference in the lives of those around him. Special thanks, as well, to Kathryn Leu of First Choice Bank, whose tireless efforts in organizing the day's activities made for a tremendous event. We look forward to seeing all of you again next year!



At this year's IHG® (InterContinental Hotels Group) Americas Owners Conference in San Francisco, two of the Bank's long-time clients were presented with prestigious achievement awards. Joseph Fan, President of Brighton Management, a real estate company focused on the development and management of hotel properties, accepted the Kemmons Wilson Spirit of Family Award, on Brighton's behalf. The award, named for the brand's founder, is the highest honor IHG bestows each year on the hotel member that best exemplifies the brand values as demonstrated toward guests, employees and the community.

In addition, Mr. Sharad Khandwala, President and CEO of Alps Group of Hotels, a hospitality development and management company based in San Diego, accepted on Alps' behalf the Developer of the Year Award for the

development of dual projects partnered with IHG's family of brands. This award is given annually to hoteliers achieving distinction in hotel development.

We congratulate Joseph and Sharad on their firms' achievements!



Joseph Fan (fourth from left) and his colleagues accepting the Kemmons Wilson Spirit of Family Award.



Sharad Khandwala (middle right), his son Saahil (middle left) and their colleagues accepting the Developer of the Year Award.

Financial Highlights

Performance Highlights of the Bank

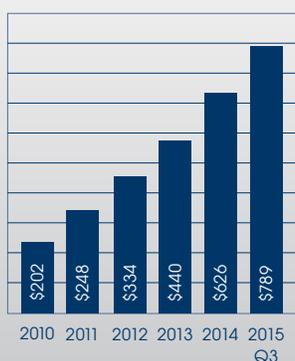
	2012	2013	2014	YTD Q3 2015
Net Income (\$ in Millions)	\$2.6	\$2.7	\$4.1	\$3.7
Return on Average Assets (%)	0.9%	0.7%	0.8%	0.7%
Return on Average Equity (%)	9.3%	8.0%	9.0%	7.1%
Efficiency Ratio (%)	52.7%	59.9%	57.8%	61.9%
Non-Current Loans + Other Real Estate Owned to Loans + Other Real Estate Owned (%)	1.2%	0.3%	0.0%	0.6%

Actuals	2010	2011	2012	2013	2014	YTD Q3 2015
TOTAL ASSETS (\$ in millions)	\$202	\$248	\$334	\$440	\$626	\$789
GROSS LOANS (\$ in millions)	\$94	\$128	\$203	\$349	\$513	\$644
TOTAL DEPOSITS (\$ in millions)	\$174	\$212	\$290	\$380	\$536	\$687
STOCKHOLDERS' EQUITY (\$ in millions)	\$16	\$26	\$33	\$32	\$56	\$90

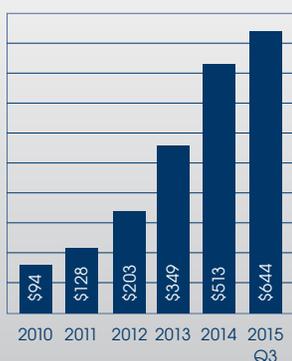
% Growth	2010	2011	2012	2013	2014	YTD Q3 2015
TOTAL ASSETS (%)	37%	23%	35%	32%	42%	26%
GROSS LOANS (%)	10%	37%	58%	72%	47%	26%
TOTAL DEPOSITS (%)	39%	22%	36%	31%	41%	28%
STOCKHOLDERS' EQUITY (%)	5%	57%	29%	-2%	72%	61%

Strong Growth

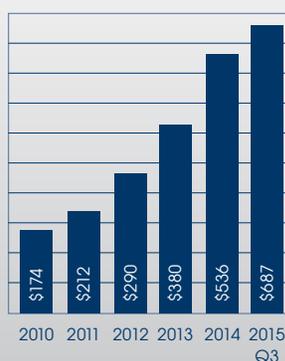
Total Assets (\$ in millions)



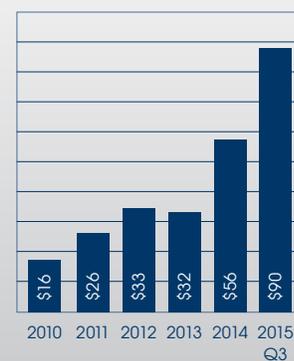
Loans (\$ in millions)



Deposits (\$ in millions)



Stockholders' Equity (\$ in millions)



Branch Locations

Headquarters

17785 Center Court Drive, Suite #750
Cerritos, CA 90703

Phone: (562) 345-9092
Toll Free: (877) 256-9809
Fax: (562) 926-8640

By Appointment Only

Cerritos Branch

12845 Towne Center Drive
Cerritos, CA 90703

Phone: (562) 356-9632
Fax: (562) 381-7111

Monday - Thursday 9:00am to 4:00pm
Friday 9:00am to 6:00pm
Saturday 10:00am to 1:00pm

Alhambra Branch

407 W. Valley Boulevard, Suite #1
Alhambra, CA 91803

Phone: (626) 300-8987
Fax: (626) 300-8507

Monday - Thursday 9:00am to 5:00pm
Friday 9:00am to 6:00pm
Saturday 10:00am to 1:00pm

Rowland Heights Branch

17458 E. Colima Road
Rowland Heights, CA 91748

Phone: (626) 964-3400
Fax: (626) 964-8750

Monday - Thursday 9:00am to 5:00pm
Friday 9:00am to 6:00pm
Saturday 10:00am to 1:00pm

Anaheim Branch

2401 E. Katella Avenue, Suite #125
Anaheim, CA 92806

Phone: (714) 634-5119
Fax: (714) 456-9813

Monday - Thursday 9:00am to 5:00pm
Friday 9:00am to 6:00pm

Manhattan Beach

Private Banking Office
2321 Rosecrans Avenue, Suite #3275
Manhattan Beach, CA 90266

By Appointment Only
Contact Nicole Swain
Phone: (310) 696-6669

Temecula

41530 Enterprise Circle S., Suite #202
Temecula, CA 92590
Phone: (844) 315-7855

Solana Beach

265 Santa Helena, Suite #205
Solana Beach, CA 92075

By Appointment Only
Jonathan Harvey
Phone: (858) 519-1068



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Year-End, Money-Saving Tax Tips

As we approach the end of another year, First Choice Bank has a few tax tips to help lower your 2015 tax bill.

Make Charitable Donations

If you itemize your deductions, you may receive tax benefits for this year for charitable donations made by December 31.

Offset Gains against Losses

If you want to deduct losses on stocks that have depreciated, be sure to liquidate those stocks in time to ensure the trades settle by year-end. These losses can come in handy if you have considerable gains on other stocks, as the losses can be used to reduce the taxes you owe on the gains.

Maximize Pre-Tax Contributions to Your 401(k)

To reduce your taxable income this year, consider maximizing pre-tax contributions to an employer-sponsored retirement plan such as a 401(k). You won't be taxed on the contributions you make now, and you may be in a lower tax bracket when you do eventually withdraw the funds and report the income.

Source: Investopedia.com

