



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:

Summer is in full swing! Although vacations, relaxing and fun are on everyone's minds, we also have been hard at work on lots of different things to improve the lives of our customers, shareholders and community.

We are pleased to report a solid first half of the year. As of the end of the second quarter of 2017, the Bank had earned \$2.2 million, 8% higher than the same period in 2016. Total Deposits and Gross Loans were up \$56.6 million and \$49.5 million, respectively, year-over-year. We paid the year's second quarterly cash dividend, \$0.20 per share, to the Bank's shareholders in May and also announced the third cash dividend of this year to be paid on August 31. Additional performance details are included inside.

On July 31, we held our Annual Meeting and met with many of our shareholders for a fun event. That evening, we went through all that has happened in the previous year, as well as gave details on what we see ahead of us. We always enjoy meeting new shareholders and catching up with those who have been with us since the beginning.

We're excited to showcase Cold Open in this quarter's Client Spotlight. The company is behind many of the movie posters you see around town and has a creative team unlike any other. First Choice Bank is thrilled to be able to assist this firm in growing their business.

This year's Annual Charity Golf Tournament is almost here! For seven years in a row, this fundraising event has brought awareness and donations to many local nonprofit organizations. Detailed information about the tournament can be found inside.

The First Choice Bank family has been making tremendous efforts to bring positive change to the communities we serve. This year, we created the FCB Scholarship Program for area high school students preparing for college. We also participated in the Stacey Middle School Eighth Grade Exit Interviews and rolled up our sleeves to assist Habitat for Humanity. More information and pictures from the events can be found on the following pages.

The Bank recently launched a new security app, SecurLOCK™ Equip, for our customers with debit cards. The software offers a simple and secure way to manage and monitor payment transaction activity, including providing real-time notifications whenever the card is used. Some key features of the new app are highlighted in this quarter's newsletter.

Although we say it a lot, we really are grateful for the continued support each of you gives to First Choice Bank. It is the reason we are able to continue doing what we do – helping businesses and individuals to grow and thrive, and working to enrich the lives of all we serve. Thank you, once again, for everything you do for the FCB Family.

Respectfully,

Peter Hui
Chairman of the Board

Robert M. Franko
President/Chief Executive Officer

FCB Scholarship Program

First Choice Bank recently partnered with the Alhambra and ABC Unified School Districts to provide scholarships to graduating high school students that are economically disadvantaged and demonstrated academic excellence. This year, ten outstanding students received a total of \$10,000 in scholarship funds. FCB is thrilled to have a hand in helping these students thrive in their education.



Stacey Middle School Eighth Grade Exit Interviews

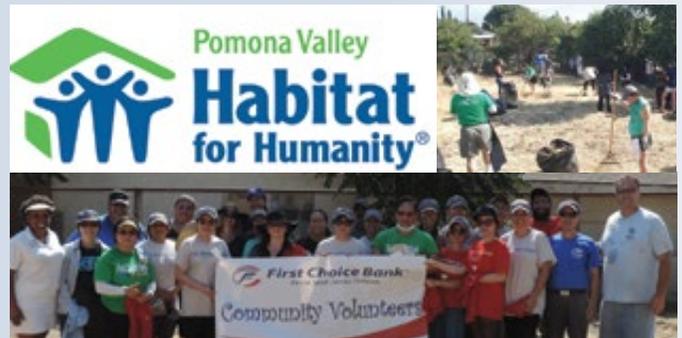


For the third year in a row, First Choice Bank took part in Stacey Middle School's Eighth Grade Exit Portfolio Interviews. The process is a great way

for the students to assess their academic growth while providing good preparation for real-world job interviews. First Choice Bank feels privileged to have participated in these students' educational experience.

Habitat for Humanity

The First Choice Bank family once again joined forces with Habitat for Humanity (HFH) to assist in the organization's mission to build homes, communities and hope. The team met others from Pomona Valley HFH on July 8th in Chino Hills to help with the beginning phases of construction for one of its new projects. We are proud to be able to lend our time and efforts to such a worthy cause.



First Choice Bank 7th Annual Charity Golf Tournament

It's almost here! FCB's 7th Annual Charity Golf Tournament is scheduled for Thursday, October 26 at the Industry Hills Golf Club at Pacific Palms Resort. The event benefits 18 local nonprofit organizations and also recognizes a "Citizen of the Year" who embodies a spirit of giving. We need your support to make an even bigger impact this year. Please contact Kathryn Leu for details (562.345.9247 or kleu@firstchoicebankca.com).



Our New Carlsbad Branch

We're opening a new Carlsbad branch! With over 100 years of combined financial service experience in the local community, the new team, led by John Harelson, is looking forward to providing Carlsbad and the surrounding areas with all of the necessary banking solutions local businesses and individuals need to achieve even greater success. For more information, contact John Harelson at 619.227.2939 or visit www.FirstChoiceBankCA.com.



Client Spotlight: Cold Open



Cold Open is a creative advertising agency that specializes in the development of print campaigns for the entertainment industry, including posters for movies and television shows. The firm prides itself on having a unique culture and providing clients with excellent service. That same commitment to providing outstanding customer service is the reason Cold Open chooses First Choice Bank for its financing needs.

Financial Highlights

Performance Highlights of the Bank

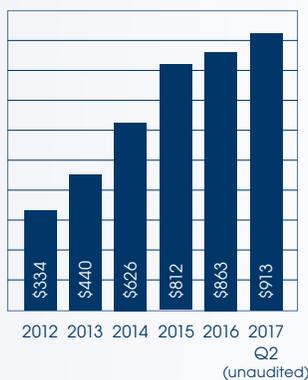
	2012	2013	2014	2015	2016	Q2 2017 (unaudited)
Net Income (\$ in millions)	\$2.6	\$2.7	\$4.1	\$5.4	\$8.3	\$4.4
Return on Average Assets (%)	0.9%	0.7%	0.8%	0.7%	1.0%	1.0%
Return on Average Equity (%)	9.3%	8.0%	9.0%	7.2%	8.5%	8.5%
Efficiency Ratio (%)	50.3%	59.3%	57.8%	59.8%	55.9%	60.2%
Non-Current Loans + Other Real Estate Owned to Loans + Other Real Estate Owned (%)	1.2%	0.3%	0.0%	0.6%	0.5%	0.3%

Actuals	2012	2013	2014	2015	2016	Q2 2017 (unaudited)
TOTAL ASSETS (\$ in millions)	\$334	\$440	\$626	\$812	\$863	\$913
GROSS LOANS (\$ in millions)	\$203	\$348	\$513	\$670	\$704	\$739
TOTAL DEPOSITS (\$ in millions)	\$290	\$380	\$536	\$708	\$757	\$757
STOCKHOLDERS' EQUITY (\$ in millions)	\$33	\$32	\$56	\$92	\$101	\$104

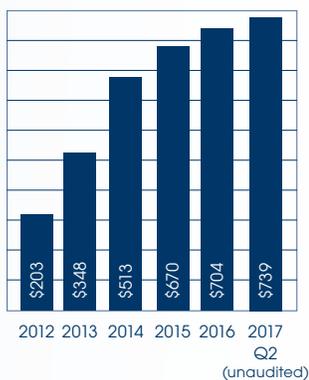
% Growth	2012	2013	2014	2015	2016	Q2 2017 (unaudited)
TOTAL ASSETS (%)	35%	32%	42%	30%	6%	6%
GROSS LOANS (%)	58%	71%	47%	31%	5%	5%
TOTAL DEPOSITS (%)	36%	31%	41%	32%	7%	0%
STOCKHOLDERS' EQUITY (%)	29%	-2%	72%	65%	10%	3%

Strong Growth

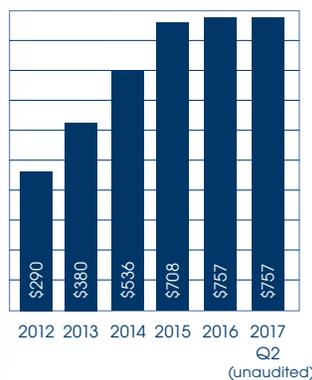
Total Assets (\$ in millions)



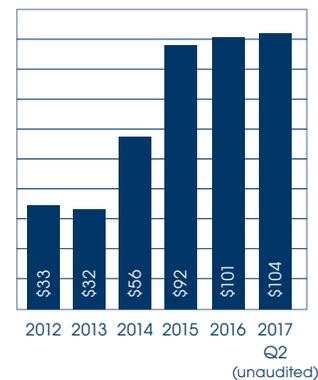
Loans (\$ in millions)



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: (844) 392-2842
Fax: (562) 926-8737

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

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

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
El Segundo, CA 90245

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

Temecula

41530 Enterprise Circle S., Suite #202
Temecula, CA 92590

Phone: (844) 315-7855

Carlsbad Branch

Palomar Heights Corporate Center
5857 Owens Avenue, Suite #104
Carlsbad, CA 92008

By Appointment Only
Contact John Harelson
Phone: (858) 519-3534



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

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SecurLOCK™ Equip

SecurLOCK™ Equip is a new mobile app that allows FCB debit cardholders to control how, when and where their debit cards are used. Features include:

- Turn the entire card on and off or by channel (i.e., in-store, online, mobile, ATM, etc.)
- Set transaction spending limits and geographic location restrictions
- Set merchant locations
- View recent transactions
- Receive real-time alerts

