

# 2014

Annual Meeting Presentation



## Letter from the Chairman and President

Dear Valued Shareholders, Customers, and Staff:

*Welcome to our Annual Meeting.*

We are pleased to welcome you today, and we are thrilled to be able to deliver to you your Dividend check for the Dividend which was declared by the Board of Directors on March 27, 2014 for shareholders of record on April 8, 2014 and payable today.

We are also pleased to be able to welcome today as shareholders all of our First Choice Bank employees.

Please enjoy this meeting this afternoon. We look forward to speaking with each of you individually.

Respectfully,

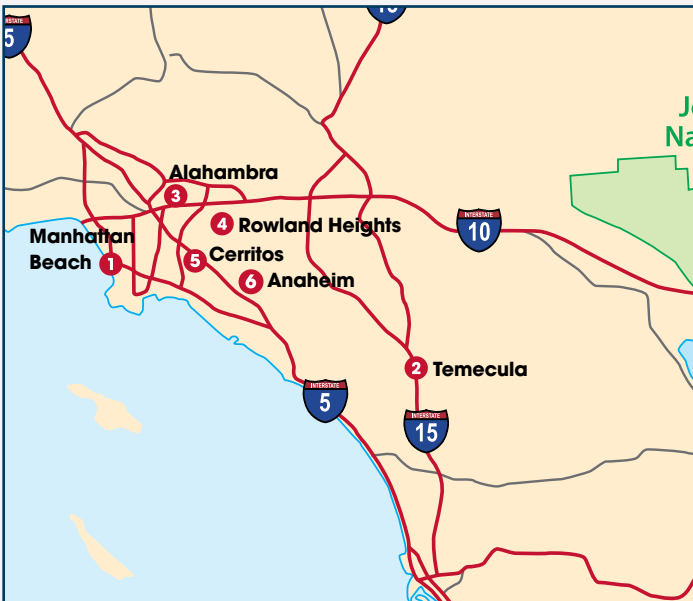


**Peter Hui**  
Chairman



**Robert M. Franko**  
President/CEO

## Locations



### Private Banking Office



#### Manhattan Beach

1500 Rosecrans Ave., STE. 500  
Manhattan Beach, CA 90266

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

### SBA Office



#### Temecula

41530 Enterprise Circle South.,  
STE. 202  
Temecula, CA 92590

Phone: (714) 634-5131

### Branch Offices



#### Alhambra

407 W. Valley Boulevard, STE. 1  
Alhambra, CA 91803

Phone: (626) 300-8987



#### Rowland Heights

17458 E. Colima Road  
Rowland Heights, CA 91748

Phone: (626) 964-3400



#### Headquarters/Cerritos

17414 Carmenita Road  
Cerritos, CA 90703

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



#### Anaheim

2401 E. Katella Avenue, STE. 125  
Anaheim, CA 92806

Phone: (714) 634-5119

## Mission Statement

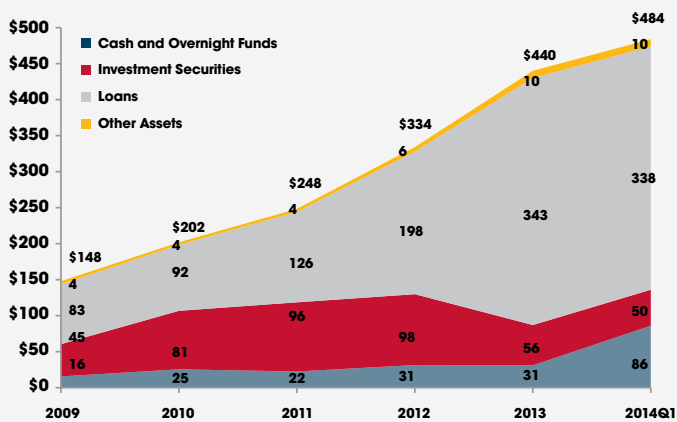
We are a community bank focusing on the needs of the specific communities we serve with targeted products and services. We strive to make a difference by giving back to the community.

A primary mission of First Choice Bank will be to meet the financial services needs of the underserved and distressed community. Come visit us and we will tailor our services to meet your specific financial needs.

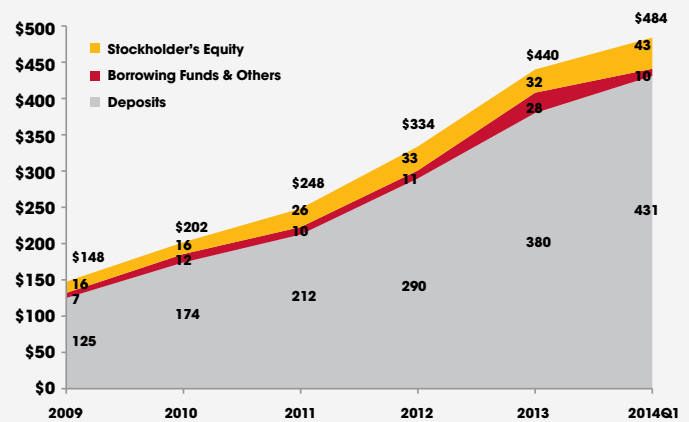
## Financial Highlights

### Steadfast Growth

Total Assets (\$ in Millions)

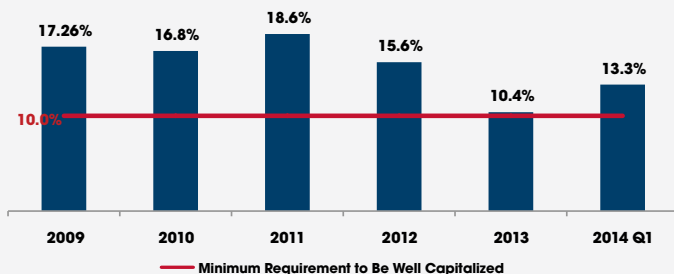


Total Liabilities and Equity (\$ in Millions)

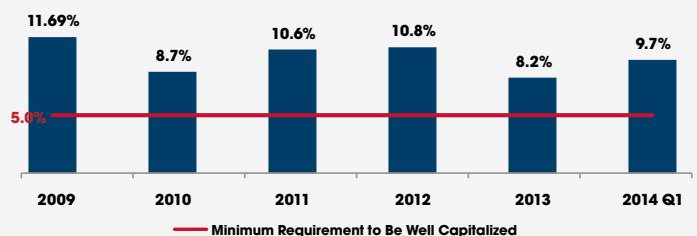


### Well-Capitalized

Total Risk Capital (%)



Tier One Leverage Capital Ratio (%)

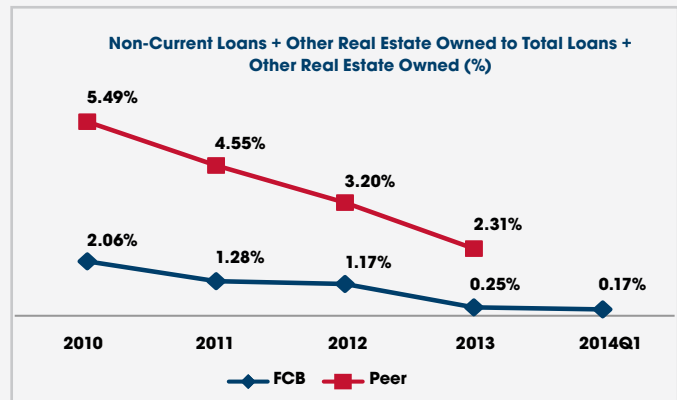
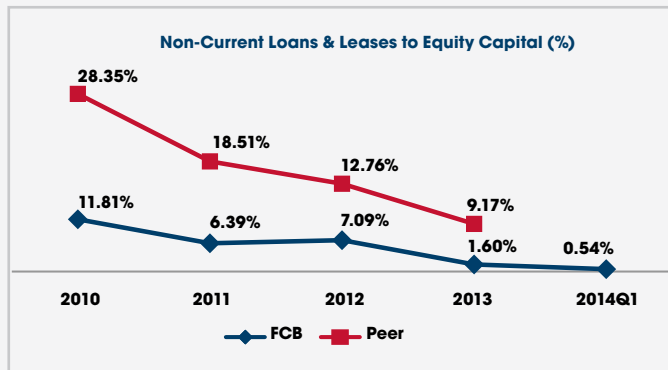


## Performance Highlights of the Bank

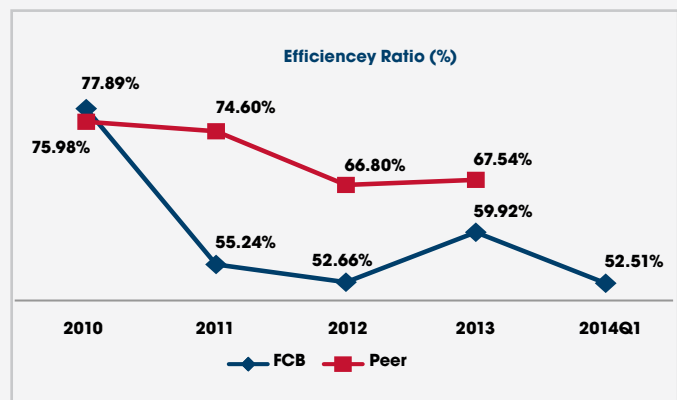
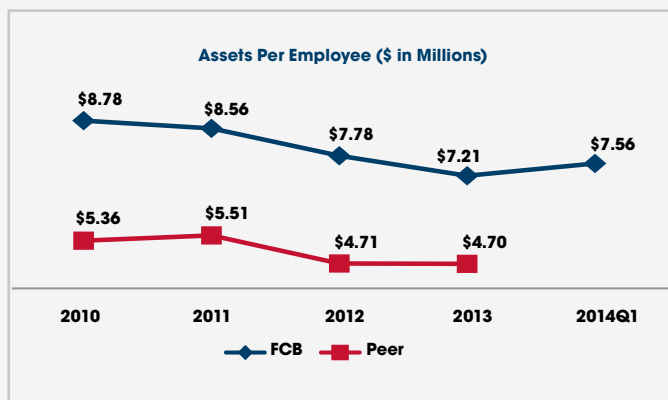
	2011	2012	2013	LTM* @ 2014Q1
Earnings Per Share Basic (\$ in Dollars)	\$1.03	\$1.11	\$0.88	\$1.01
Net Income (\$ in Millions)	\$2.02	\$2.57	\$2.68	\$3.22
Return on Average Assets (%)	0.95%	0.94%	0.72%	0.80%
Return on Average Equity (%)	9.44%	9.32%	8.01%	9.20%

\*Last twelve months as of first quarter of 2014

## Superior Asset Quality



## Excellent Operating Efficiency





## Pulling Together



## Pulling as a Team



## Pulling in the Same Direction



# Board of Directors



**Peter Hui**  
Chairman of the Board  
President  
Hospitality Unlimited  
Investments, Inc.



**Phillip Thong**  
Vice Chairman of the Board  
Founder/Partner  
Thong, Yu, Wong & Lee, LLP



**Roshan Bhakta**  
President & Co-Founder  
CoreCapital Investments



**Pravin Pranav**  
President & Chief  
Executive Officer  
Abacus Payroll Services Inc.



**Homer Chan**  
Managing Partner  
Chan & Zhang LLP



**Sonny Jeung**  
Chief Executive Officer  
R M K Financial Corp.



**Uka Solanki**  
President and CEO  
Big Saver Foods, Inc.



**James Gray**  
Retired Banker



**Fred Jensen**  
Director  
Long Beach Memorial  
Finance Committee  
California Bankers Health  
Trust Committee  
Advantage CDC of  
Long Beach

# Officers



**Robert Franko**  
Director  
President and CEO



**Yolanda S. Su**  
EVP/Chief Operations  
Administrator



**Yvonne Chen**  
EVP/Chief Financial Officer



**Gene May**  
EVP/Chief Credit Officer

*First in Speed | Service | Solutions*

[www.FirstChoiceBankCA.com](http://www.FirstChoiceBankCA.com)

Member  
**FDIC**

