

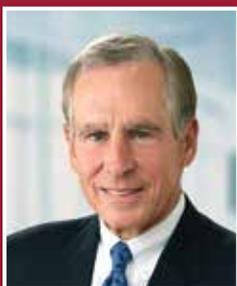


First Choice Bank™

First in Speed | Service | Solutions



Peter Hui
Chairman



Robert M. Franko
President/CEO

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Dear Valued Shareholders, Customers and Staff:

We are pleased to report that First Choice Bank has started 2015 with continued strong earnings and excellent credit quality performance. As of the end of the first quarter of 2015, the bank had earned \$1 million, or \$0.22 per share. Since the end of last year, total assets of the bank have grown by 9.2% to a historic high of \$680 million, with gross loans growing by 10% to \$563 million, and total deposits growing by 10% to \$587 million.

This quarter, our Customer Corner highlights Rico Quevedo, a loyal client of First Choice Bank. Rico's business focuses on investing in and developing high-end real estate ventures. Rico banks with Nicole Swain, an SVP with the Bank. Their history of working together goes back several years to when they worked together at another bank in the South Bay.

You'll also find in this quarter's newsletter photos from our new Cerritos Branch grand opening celebration, as well as recent bank partnership events with Habitat for Humanity and the EverFi Financial Literacy Program. We're proud to be able to make a difference in so many lives, both individually and as an organization, and look forward to continuing this tradition throughout the year.

We're happy to announce that the Board of Directors has declared a 4% stock dividend (one share for each 25 shares held) for shareholders on record on April 15, 2015. We take pride in being able to pay a shareholder dividend for the third year in a row, evidence of the bank's financial well-being and strong growth over the last year. This year's Annual Meeting will be held at the Cerritos Library on Thursday, June 4, 2015, at 5:00pm. We hope to welcome all of our shareholders at the meeting, which is a great opportunity to review the past year's activities and get a better idea of the direction the bank is headed in 2015 and beyond.

Thank you again for your support. We appreciate your trust and continued business and look forward to a long and prosperous relationship with each of you.

Respectfully,

Peter Hui
Chairman of the Board

Robert M. Franko
President/Chief Executive Officer



Rico Quevedo

Rico Quevedo is one of the principals of the local development and investment group G9 Development, which has a long history of targeted high-end real estate ventures. More recently, the G9 group has been focusing on raising the bar

in the area of ultra-custom new construction. The current marketplace has evolved and created a high demand for premium custom homes. The G9 group's mission is to fulfill this niche-market demand with a finely tuned collection of distinguished properties in prime locations throughout Manhattan Beach and Hermosa Beach. Currently, there

are five G9 signature properties recently completed or nearing completion in the Manhattan Beach and Hermosa Beach markets. All of these single-family residences combine premier locations with distinctive amenities that set them apart as showcase residences. G9 group's keen eye for cutting-edge yet enduring style is now widely recognized in the local community for establishing new trends and setting timeless compositions in place with their signature properties.

"We can count on First Choice Bank to assist with our acquisition and construction financing. They understand this market well and provide peace of mind when we need to move quickly," said Quevedo when asked about funding for the G9 group's projects. "FCB is our go-to bank for all of our development banking needs, and we value our relationship with them on many levels."

First Choice Bank Community Involvement

Habitat for Humanity

On Saturday, March 21, First Choice Bank participated in Southern California Edison and Habitat for Humanity's partnership to build a completely green LEED-certified home. The home will be made available to a disabled U.S. veteran family through Habitat for Humanity on a lot donated by the City of Walnut.



The City of Cerritos Celebrates First Choice Bank

On Monday, March 16, members of the Cerritos Chamber of Commerce Board of Directors and Ambassadors, City of Cerritos Representatives, local government representatives and customers joined bank directors and employees to celebrate FCB's commitment to Cerritos with a ribbon-cutting ceremony for the newest branch, located in the Cerritos Towne Center. That same evening, the Cerritos City Council presented First Choice Bank with a Certificate of Recognition as part of its Business Spotlight Award program, which features businesses making a positive contribution toward the local economy. We are proud to not only make a living in Cerritos but to make a "life" in the community that we serve with honor!



EverFi Financial Literacy Program
EverFi, Inc. is the leading education technology

company focused on teaching, assessing and certifying K-12 and college students in the critical skills they need for life. First Choice Bank had the honor of sponsoring an ongoing financial literacy program for EverFi that allows schools to have the most innovative technology and curricula at no cost to their students. We are delighted to learn that as of January 2015, the sponsored program has reached nearly 400 students in public high schools in Los Angeles and Orange County.



Financial Highlights

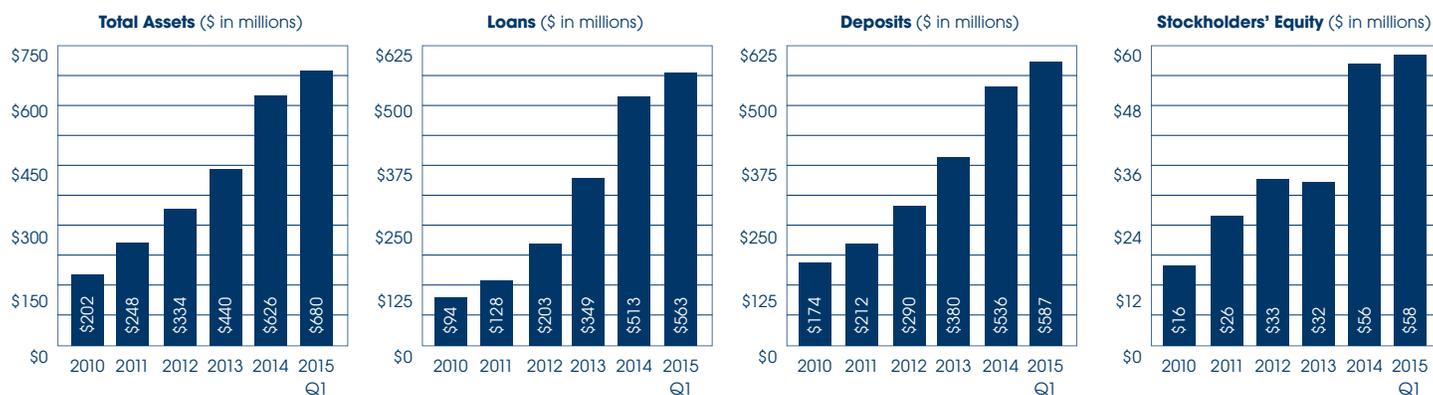
Performance Highlights of the Bank

	2012	2013	2014	Q1 2015
Net Income (\$ in Millions)	\$2.6	\$2.7	\$4.1	\$1.0
Return on Average Assets (%)	0.9%	0.7%	0.8%	0.6%
Return on Average Equity (%)	9.3%	8.0%	9.0%	7.0%
Efficiency Ratio (%)	52.7%	59.9%	57.8%	65.5%
Non-Current Loans + Other Real Estate Owned to Loans + Other Real Estate Owned (%)	1.2%	0.3%	0.0%	0.1%

Actuals	2010	2011	2012	2013	2014	Q1 2015
TOTAL ASSETS (\$ in millions)	\$202	\$248	\$334	\$440	\$626	\$680
GROSS LOANS (\$ in millions)	\$94	\$128	\$203	\$349	\$513	\$563
TOTAL DEPOSITS (\$ in millions)	\$174	\$212	\$290	\$380	\$536	\$587
STOCKHOLDERS' EQUITY (\$ in millions)	\$16	\$26	\$33	\$32	\$56	\$58

% Growth	2010	2011	2012	2013	2014	Q1 2015
TOTAL ASSETS (%)	37%	23%	35%	32%	42%	9%
GROSS LOANS (%)	10%	37%	58%	72%	47%	10%
TOTAL DEPOSITS (%)	39%	22%	36%	31%	41%	10%
STOCKHOLDERS' EQUITY (%)	5%	57%	29%	-2%	72%	4%

Strong Growth



First Choice Bank Listed in SNL Financial's 100 Top-Performing Banks of 2014

SNL Financial, a leading provider of analysis and in-depth data for the banking industry, recently released its annual ranking of 2014's top 100 best performing community banks with \$500 million to \$5 billion in assets. First Choice Bank is pleased to report being ranked number

54, the first time ever the bank has made it onto the list! We are excited to be recognized for our achievements in profitability, asset quality and growth for 2014 and look forward to continuing this advancement and moving up the ranks next year.

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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First Choice Bank

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Financially Savvy Moves at Every Age

As Paula Pant explains in her dailyfinance.com article “Your Financial Checklist for Every Decade of Adulthood,” the way you approach your money should change over time. Check out the top tips for each age group:

- 20s**
 - **Develop a budget.** Creating and following a budget will help you track expenses and find ways to cut back if necessary.
 - **Grow your savings.** Build an emergency fund that can cover three to six months of expenses, and start saving for retirement with an IRA or 401(k) plan.
- 30s**
 - **Reassess your insurance needs.** As your family grows, make sure your insurance adequately covers your needs – and readjust if necessary.
 - **Start investing if you haven’t done so already.** Allocate your funds into bonds and stocks to maximize growth opportunities.
- 40s**
 - **Track your retirement progress.** Make sure you can replace 70-85% of your current income when you retire.
 - **Don’t miss out on tax savings.** A certified public accountant can help ensure you’re getting all the deductions you deserve.
- 50s**
 - **Review your investment portfolio.** Make sure you’re not being overly aggressive or conservative with your strategy.
 - **Assess the benefits of long-term care insurance.** This type of insurance could provide valuable protection and peace of mind for you and your family as you age.
- 60s+**
 - **Evaluate your estate plan.** Determine if any changes need to be made since you last revised or created your plan.
 - **Downsize to a smaller home or apartment.** Doing so will help you save money on property taxes, maintenance, etc.

Source: Pant, Paula. “Your Financial Checklist for Every Decade of Adulthood.” *Daily Finance*, Dec. 26, 2014. <http://www.dailyfinance.com/2014/12/26/financial-checklist-every-decade/>.