



Top Banker – CCO Panel

November 5, 2019

Disclosure

FORWARD LOOKING STATEMENTS

In addition to historical information, certain matters set forth herein constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including forward-looking statements relating to management's beliefs, projections and assumptions concerning future results and events. Forward-looking statements, include descriptions of management's plans or objectives for future operations, products or services, and forecasts of the Company's revenues, earnings or other measures of economic performance. These forward-looking statements involve risks and uncertainties and are based on the beliefs and assumptions of management and on the information available to management at the time that this presentation was prepared and can be identified by the fact that they do not relate strictly to historical or current facts. They often include the words or phrases such as "aim," "can," "may," "could," "predict," "should," "will," "would," "believe," "anticipate," "estimate," "expect," "hope," "intend," "plan," "potential," "project," "will likely result," "continue," "seek," "shall," "possible," "projection," "optimistic," and "outlook," and variations of these words and similar expressions or the negative version of those words or phrases.

Forward looking statements involve substantial risks and uncertainties, many of which are difficult to predict and are generally beyond our control. There are many factors that could cause actual results to differ materially from those contemplated by these forward-looking statements. The Company does not undertake, and specifically disclaims any obligation, to update any forward-looking statements to reflect occurrences or unanticipated events or circumstances after the date of such statements except as required by law. Any statements about future operating results, such as those concerning accretion and dilution to the Company's earnings or shareholders, are for illustrative purposes only, are not forecasts, and actual results may differ. Risks and uncertainties that could cause our financial performance to differ materially from our goals, plans, expectations and projections expressed in forward-looking statements include those set forth in our filings with the SEC, including under Item 1A of our Annual Report on Form 10-K for the fiscal year ended December 31, 2018.

Vision Statement & Values

VISION STATEMENT

As champions of our core values, first and foremost, we strive to be the most responsive business bank that understands our clients, take the time to understand their business and strive to get it done quickly, with the right solution and provides excellent service.

CORE VALUES

Customer Focused

Speed, Service and Solutions

Innovation

Accountability

Drive

Giving Back

Growth

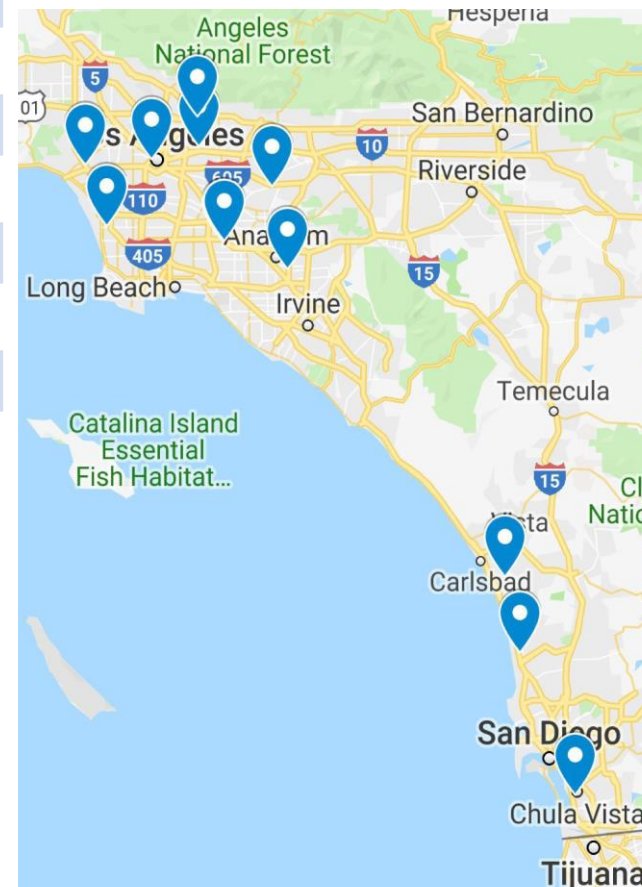
Corporate Overview

Highlights – 9/30/19

Total Assets	\$1.7 billion
Total Loans (incl. Loans HFS)	\$1.3 billion
Total Deposits	\$1.3 billion
ROAA and ROTCE	1.86% and 16.95%
Corporate Headquarters	Cerritos, CA
Dividend Yield ¹	3.58%
Market Capitalization ¹	\$261 million

- **Full service commercial bank**
- **9 branches and 2 loan production offices**
- **17th largest publicly-traded bank headquartered in Southern California**
- **Evolved from an Asian-American focused bank to become a mainstream bank**

Market Footprint



1. As of October 31, 2019

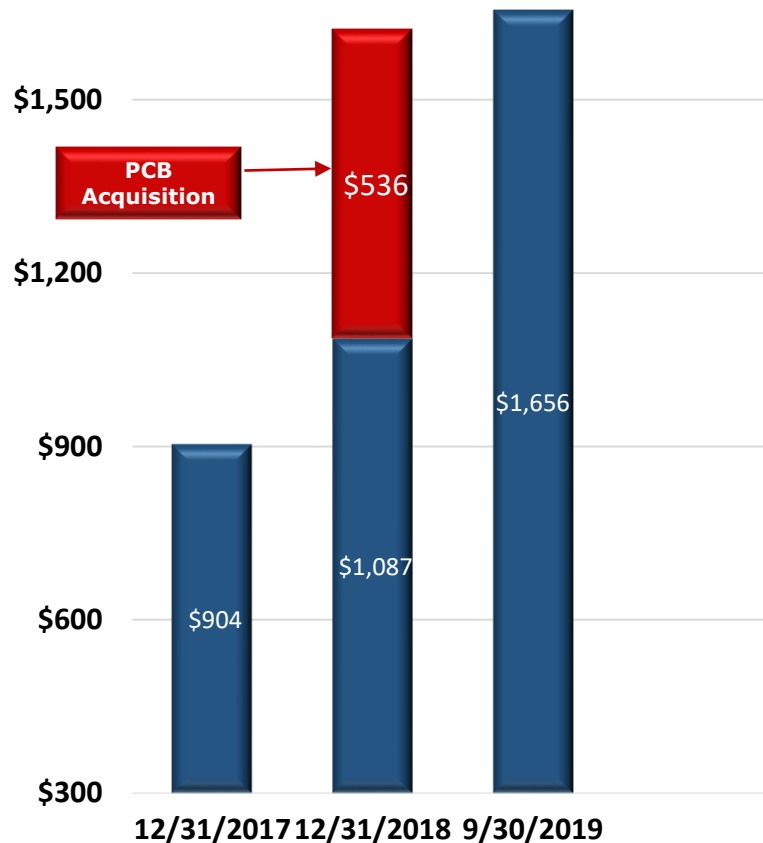
Company Highlights

- **Founded in 2005**
- **Underwent a bank holding company reorganization on December 21, 2017.**
- **NASDAQ listing in May 2018**
- **Addition to Russell Indexes in June 2018**
- **Completed Acquisition of Pacific Commerce Bank on July 31, 2018**
- **Named “Best Banks to Work For” in 2018 and 2019 by American Banker**

Financial Highlights

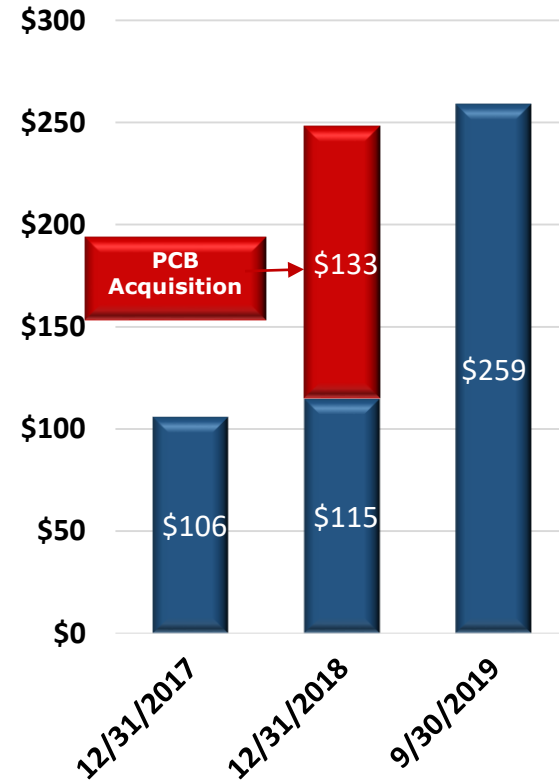
Total Assets

■ Organic ■ Acquisitions



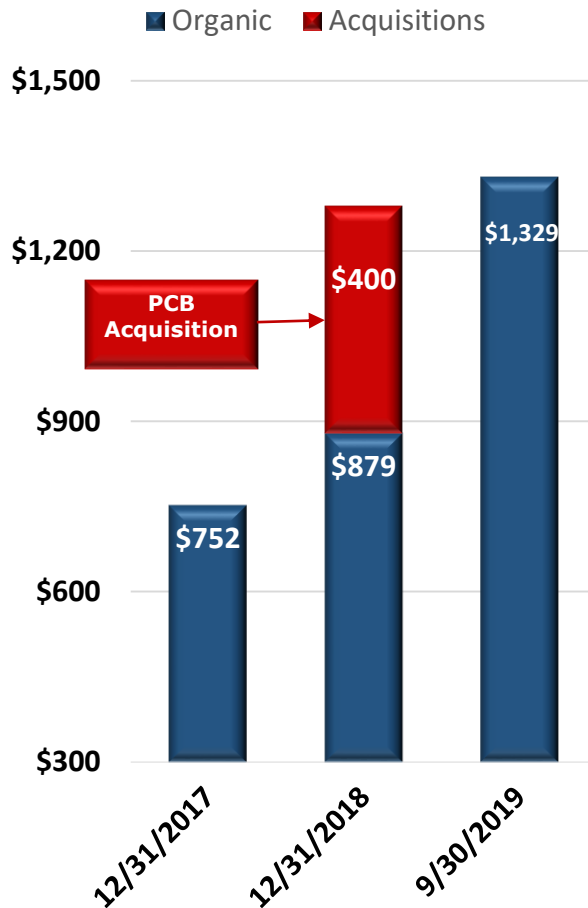
Total Equity

■ Organic ■ Acquisitions

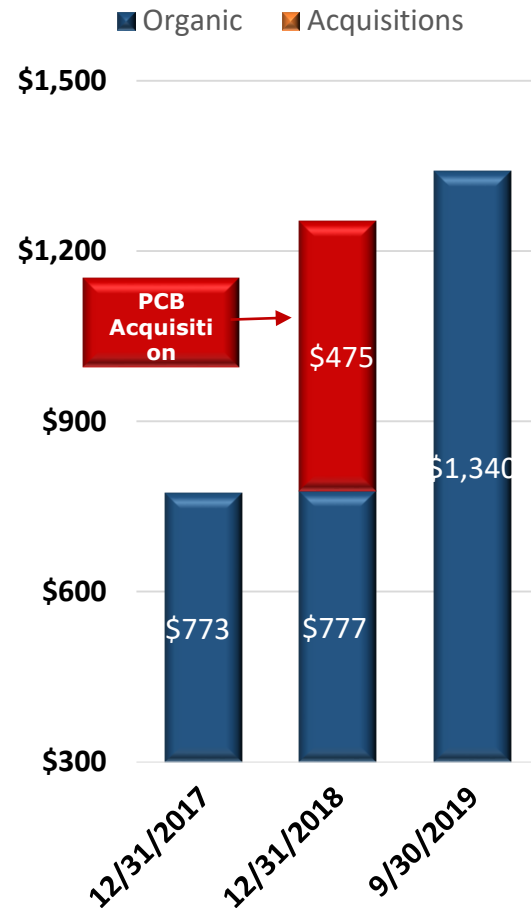


Financial Highlights

Total Loans ¹



Total Deposits



1. Total loans include loans held for sale, and total loans held for investment net of net discounts and deferred fees.

Major Lines of Business

	Size (as of 9/30/19)	Customer and Market Focus
Commercial Real Estate	<ul style="list-style-type: none">▪ \$402 million investor-owned▪ \$171 million owner-occupied	<ul style="list-style-type: none">▪ Well-diversified portfolio across property types▪ Strong niche in hospitality; BOD serves as a significant source of referrals
Commercial and Industrial	<ul style="list-style-type: none">▪ \$311 million	<ul style="list-style-type: none">▪ Well diversified portfolio across customer types from manufacturers to distributors and professionals▪ Specialty deposit group focusing on deposit-rich verticals
Construction and Land	<ul style="list-style-type: none">▪ \$179 million construction▪ \$43 million land	<ul style="list-style-type: none">▪ Residential construction primarily in areas where valuations are supported by supply constraints and strong demand▪ Prime-based loans with maturities of less than three years
SBA	<ul style="list-style-type: none">▪ \$162 million	<ul style="list-style-type: none">▪ Preferred SBA Lender; new funding of \$50 million through first nine months of 2019▪ All loan officers originate SBA loans

Panelist Information

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