

# **PUBLIC DISCLOSURE**

January 25, 2016

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First Choice Bank  
Certificate Number: 57966

17785 Center Court Drive North, Suite 750  
Cerritos, California 90703

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
San Francisco Regional Office

25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, California 94105

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should be construed as, an assessment of the financial condition of the institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

## Qualified Investments

During the review period, FCB made 2 qualified investments totaling \$2.0 million. Since this is FCB's first evaluation as an ISB, the bank has no prior-period investments. FCB also made 76 donations totaling \$76,000 during the review period. Investments were primarily split between affordable housing and economic development CD. Total qualified investments and donations represent 0.3 percent of total assets and 9.0 percent of total securities available for sale as of September 30, 2015. The investment and donations breakdown by CD type and year is shown in the table below.

Qualified Investments												
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighborhood Stabilization		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
<b>Qualified Investments</b>												
2014	0	0	0	0	0	0	0	0	0	0	0	0
2015	1	1,000	0	0	1	1,000	0	0	0	0	2	2,000
YTD 2016	0	0	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>1</b>	<b>1,000</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2,000</b>
<b>Qualified Grants &amp; Donations</b>												
2014	2	4	30	34	2	5	0	0	0	0	34	43
2015	2	2	39	35	2	2	0	0	0	0	43	39
<b>Subtotal</b>	<b>4</b>	<b>6</b>	<b>69</b>	<b>69</b>	<b>4</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>77</b>	<b>82</b>
<b>Total</b>	<b>5</b>	<b>1,006</b>	<b>69</b>	<b>69</b>	<b>5</b>	<b>1,007</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>79</b>	<b>2,082</b>

Source: Bank Records

Listed below are examples of qualified investments and donations benefiting the bank's AA:

- In January 2015, FCB made a \$1 million mortgage backed security investment benefitting affordable housing in Los Angeles and Orange Counties.
- In May 2015, FCB invested a \$1 million in an SBA licensed small business investment company, which makes long-term investments in small and middle sized businesses.
- The bank provided financial support to an organization that provides safe and secure living environments for LMI elderly. A \$5,000 donation was given in both 2014 and 2015.