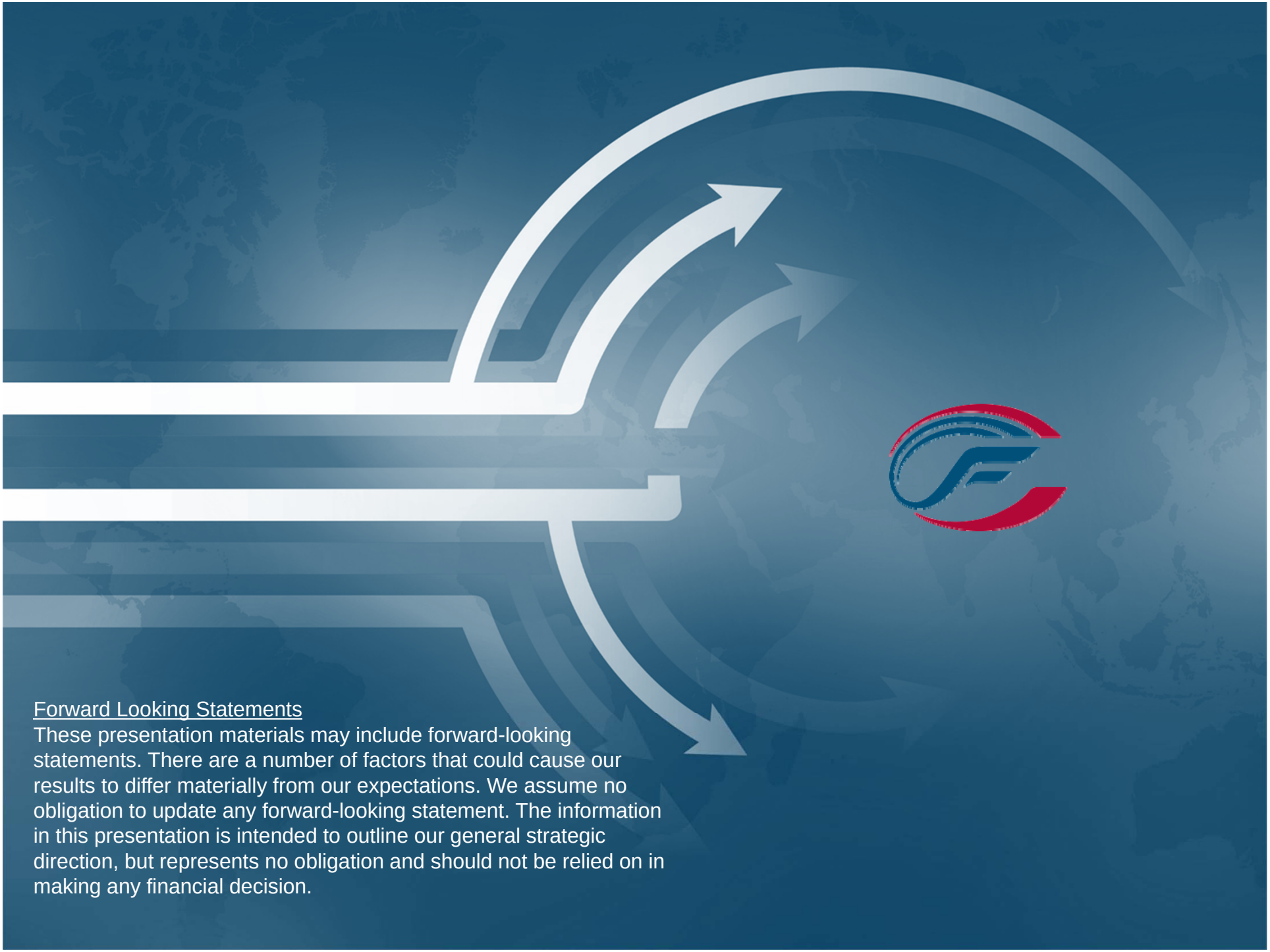

First Choice Bancorp
First Choice Bank
2018
Annual Meeting of
Shareholders
June 19, 2018



Forward Looking Statements

These presentation materials may include forward-looking statements. There are a number of factors that could cause our results to differ materially from our expectations. We assume no obligation to update any forward-looking statement. The information in this presentation is intended to outline our general strategic direction, but represents no obligation and should not be relied on in making any financial decision.

PROPOSAL 1

APPROVAL OF THE MERGER AGREEMENT AND THE MERGER.

To approve the Agreement and Plan of Reorganization and Merger, dated February 23, 2018 (the "merger agreement"), by which Pacific Commerce Bancorp will be merged with and into First Choice Bancorp; and Pacific Commerce Bancorp's bank subsidiary, Pacific Commerce Bank, will be merged with and into First Choice Bancorp's bank subsidiary.

BOARD OF DIRECTORS



Peter Hui
Chairman
Joined 2005



Phillip Thong
Vice Chairman
Joined 2005



Pravin Pranav
Director
Joined 2005



Roshan Bhakta
Director
Joined 2005



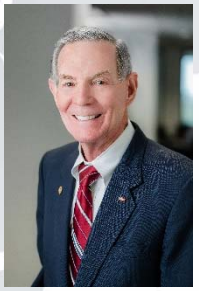
Homer Chan
Director
Joined 2005



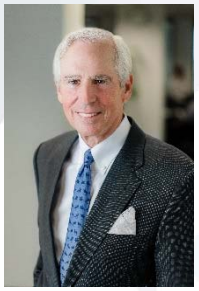
Uka Solanki
Director
Joined 2012



James Gray
Director
Joined 2014

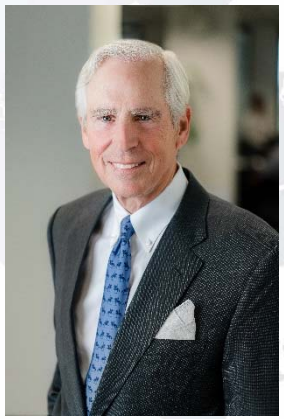


Fred Jensen
Director
Joined 2014



Robert Franko
Director/
President & CEO
Joined 2013

FIRST CHOICE BANK EXECUTIVE MANAGEMENT



Robert Franko
Director/
President & CEO
Joined 2013



Yolanda Su
EVP/COA
Joined 2005



Yvonne Chen
EVP/CFO
Joined 2007



Gene May
EVP/CCO
Joined 2011

FIRST CHOICE BANK MANAGEMENT



Nicole Swain
SVP/Chief Banking Officer
Joined 2013



Lorraine Lee
SVP/Chief Strategy Officer
Joined 2014



Mike Martin
SVP/Commercial Real Estate Manager
Joined 2014



Jae Park
SVP/Chief Compliance Officer
Joined 2013

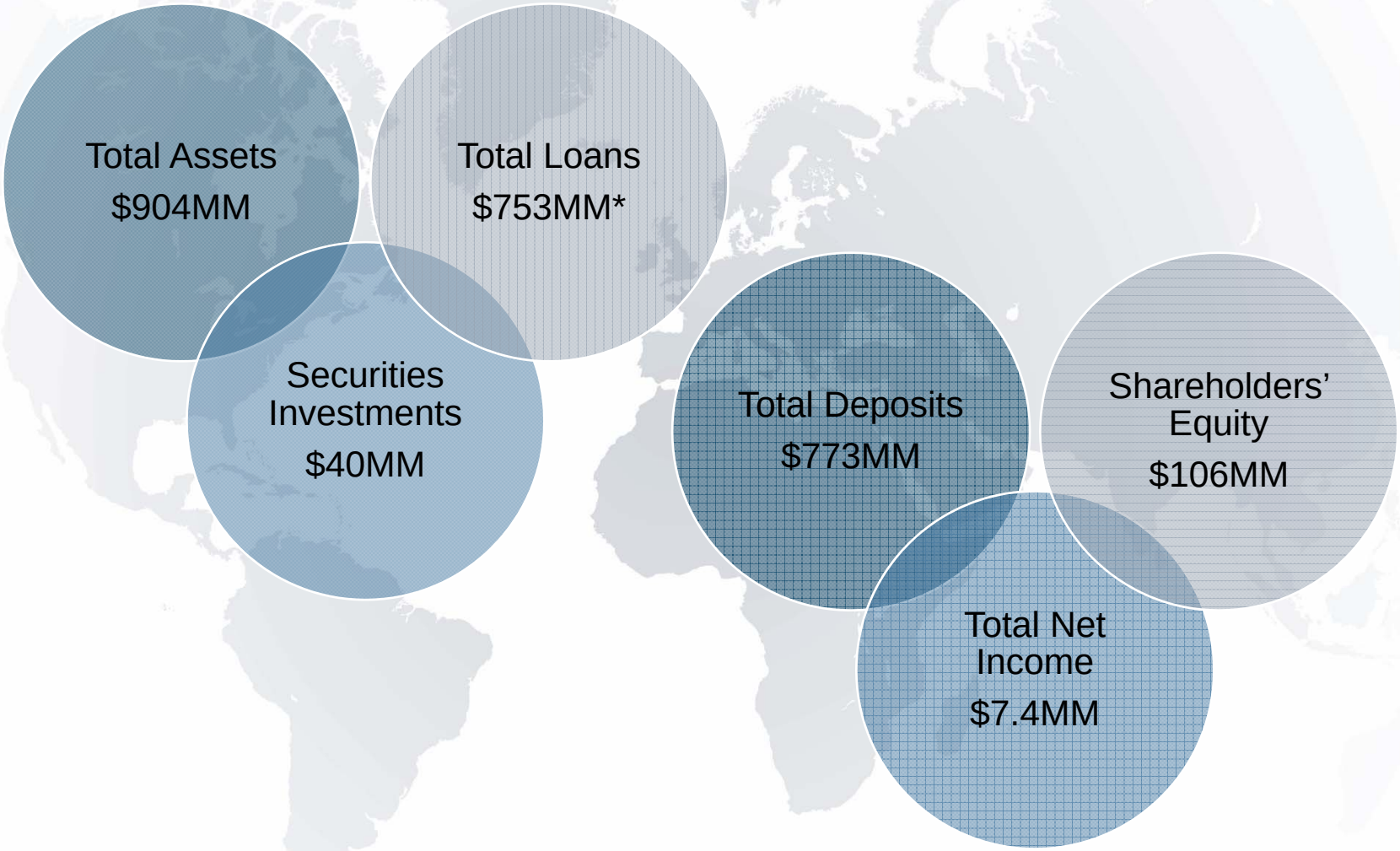


Linda Willis
SVP/Chief Risk Officer
Joined 2014



Jay Patel
VP/Chief Information Security Officer
Joined 2013

2017 CONSOLIDATED FINANCIAL HIGHLIGHTS

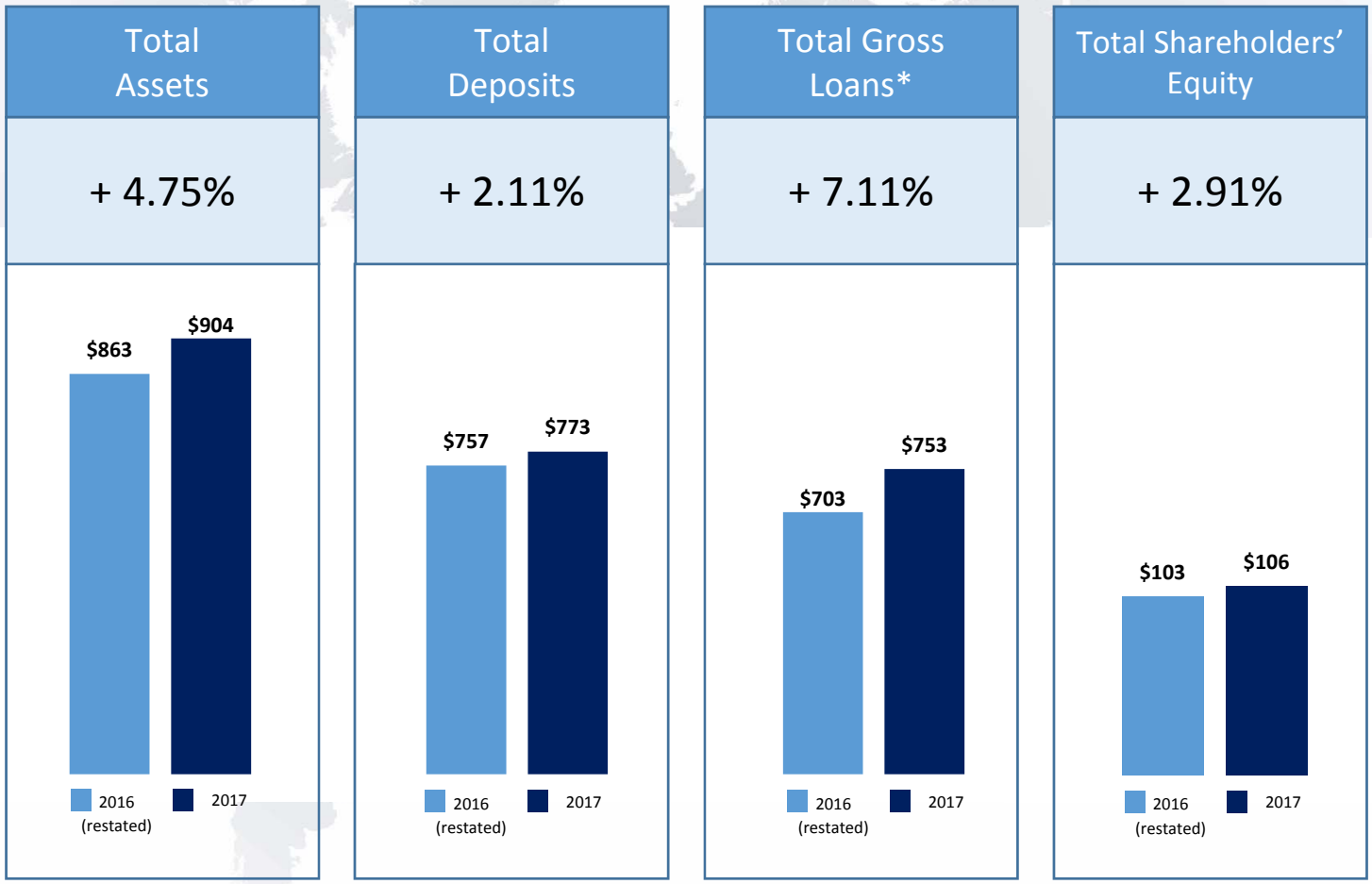


*includes gross loans and loans held-for-sale

STEADFAST GROWTH

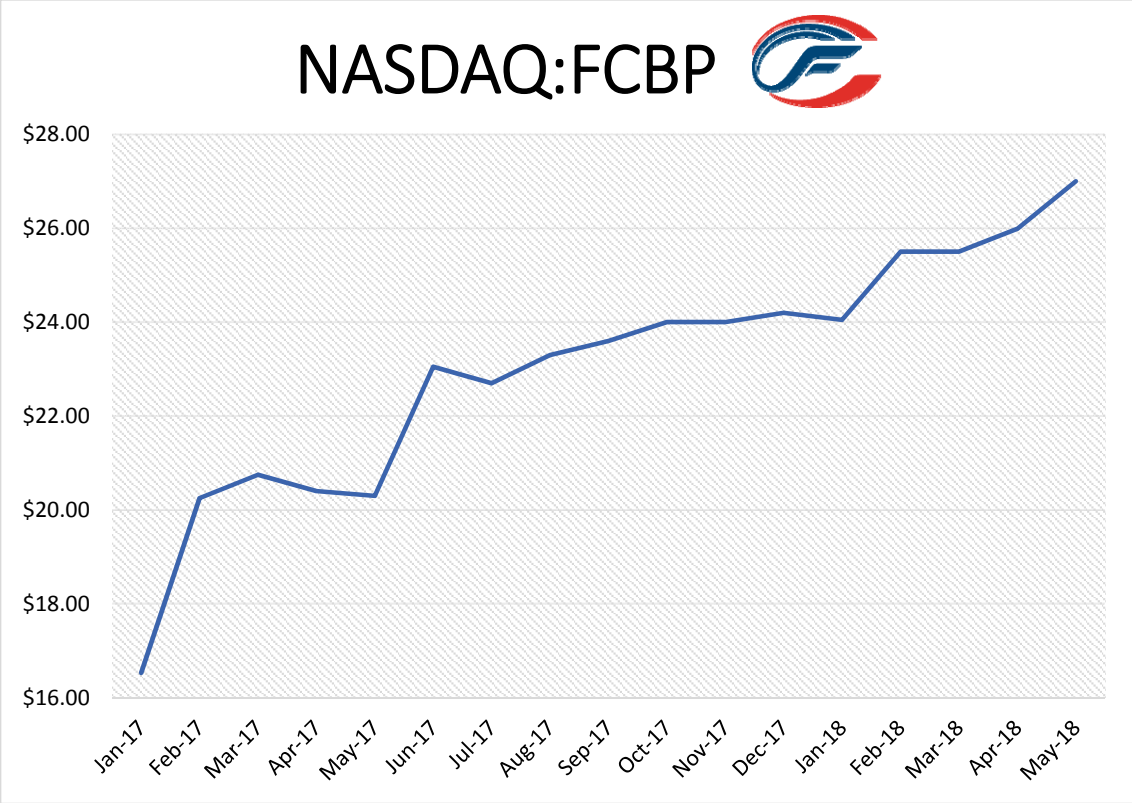
YEAR-OVER-YEAR FINANCIAL DATA

($ IN MILLIONS)



*includes gross loans and loans held-for-sale

FIRST CHOICE STOCK



From OTC, January 1, 2017 to NASDAQ, May 1, 2018

Note- trading on NASDAQ commenced May 1, 2018

CHAIRMAN HUI CLOSING THOUGHTS





CHAIRMAN HUI CLOSING THOUGHTS







CHAIRMAN HUI CLOSING THOUGHTS

First Choice Bank
First in Speed | Service | Solutions

Pacific Commerce Bank






First Choice Bancorp
First Choice Bank
2018
Annual Meeting of
Shareholders
Adjourned
Thank you for coming!