

ParaCap Announces Bank Merger Deal

February 2011

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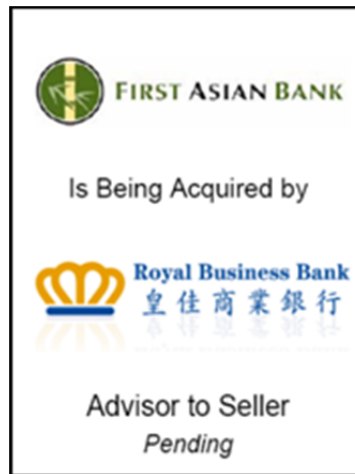
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To Our Clients and Other Friends:

ParaCap Group, LLC, a subsidiary of Paragon Capital Group, is pleased to announce our representation of First Asian Bank in its pending sale to Royal Business Bank of Los Angeles. First Asian Bank is a locally-owned, state chartered community bank serving the Asian-American communities in Las Vegas, Nevada. The bank was incorporated in 2007 with plans of exploiting the massive growth that Las Vegas was experiencing at the time, but instead was hit with a market that deteriorated with home prices falling 58% from the peak and unemployment growing to over 14%.

The Nevada market has seen nine community bank failures since 2008, which has stifled traditional M&A. Although two banks have recently been sold in Nevada, both transactions involved investor groups seeking a bank charter. The state of Nevada has not seen a traditional M&A deal where a bank has acquired another bank since 2006.

Please see the attached press release for more details. Feel free to call us if you would like to discuss the M&A and capital raising environments in more detail.



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For Immediate Release

ROYAL BUSINESS BANK AGREES TO ACQUIRE
FIRST ASIAN BANK

LAS VEGAS, Nevada and Los Angeles, California (February 24, 2011) – First Asian Bank announced today that it has signed a definitive agreement to be acquired by Royal Business Bank, Los Angeles, California, for a cash amount to be determined in accordance with a formula contained in the agreement which terms will be disclosed in the proxy statement to shareholders. First Asian Bank operates two full-service branches in Las Vegas, Nevada and had assets as of December 31, 2010 of \$35.1 million, deposits of \$31.9 million and shareholders' equity of \$2.9 million.

The transaction will increase total assets of Royal Business Bank to approximately \$336 million and will mark Royal Business Bank's first acquisition since its formation in November 2008. Subject to regulatory approvals and the approval of the shareholders of both Royal Business Bank and First Asian Bank, the transaction is anticipated to be completed near the end of the second quarter 2011. At that time, First Asian Bank offices will become branches of Royal Business Bank.

Louis Chang, Chairman of Royal Business Bank, stated, "We are very pleased to expand our growing franchise into Las Vegas. The acquisition of First Asian gives us the opportunity to further serve our existing clientele and reach a new customer base. Now as part of Royal Business Bank, we believe that First Asian Bank will be able to more thoroughly serve consumers and businesses in the Las Vegas market."

Alan Thian, President and CEO of Royal Business Bank, continued, "Royal Business Bank's success has been built on providing excellent customer service. We believe that we are large enough to provide the same products and services as the region's large banks, but we are able to deliver a much more personalized degree of service. We believe that our banking approach will be very well-received by First Asian Bank's customers."

Former Nevada Governor Robert F. List, Chairman of First Asian Bank, indicated that he and his board members are very pleased with the proposed transaction and that the merger will provide significant opportunities for First Asian Bank's customers and employees. Governor List stated, "The last several years have been challenging for all community banks in Las Vegas, including for First Asian Bank. I would like to commend our employees and management team for preserving the most attractive elements of our franchise under difficult economic conditions." He continued, "We think that Royal Business Bank is the perfect partner for our business."

Philip D. LaChapelle, Chief Executive Officer of First Asian Bank, added, "From a customer standpoint, this transaction will be very beneficial. First Asian Bank's customers will have access to a greater array of products and services, and we will now have a significantly larger lending limit which will make us more competitive in the Las Vegas market. Our customers will continue to see the same level of personal service to which they are accustomed." He stated that "the merger will satisfy regulatory requirements imposed by the FDIC and Nevada Financial Institutions Division on First Asian Bank in 2008."

Royal Business Bank is being advised by Loren P. Hansen, APC. First Asian Bank is being advised by ParaCap Group LLC and Kolesar & Leatham, Chtd.

The merger is subject to the approval of the FDIC, California Department of Financial Institutions, Nevada Department of Business and Industry, Financial Institutions Division, Royal Business Bank's shareholders and First Asian Bank's shareholders.

Royal Business Bank, a wholly-owned subsidiary of RBB Bancorp, is a California chartered, FDIC insured, minority owned community bank serving the Asian business communities in and around the Los Angeles area. Royal Business Bank was formed in November 2008 and currently operates three branches located in downtown Los Angeles, San Gabriel and Torrance, California with a fourth branch planned to open in Rowland Heights in June 2011. Although the Bank serves all ethnicities, its Board and management team is mostly Chinese-American and the primary marketing focus has been on the Chinese-American communities. Royal Business Bank's business is focused on trade finance, commercial and industrial and SBA lending with a long-term vision of serving the Asian communities throughout the Western United States. Additional information on Royal Business Bank may be found on its web site: www.royalbusinessbankusa.com.

First Asian Bank is a locally owned and operated Nevada chartered, FDIC insured community bank serving Asian-American communities with a focus on providing quality banking products and friendly personal service to the people and businesses in and around the Las Vegas market. Established in 2007, First Asian conducts its operations from two locations, with its headquarters on South Jones Boulevard and a full-service office in Chinatown. Additional information on First Asian may be found on its web site: www.firstasianbank.net.

This communication shall not constitute an offer to sell or the solicitation of and offer to buy any securities, nor shall there be any sale of securities in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification of the securities under the securities laws of any such jurisdiction. No offering of securities shall be made except by means of a prospectus meeting the requirements of Section 10 of the Securities Act of 1933, as amended.

First Asian will be preparing a proxy statement that will be mailed to First Asian's shareholders. We urge investors to read the proxy statement documents because they will contain important information.

This press release contains "forward-looking statements" as that term is defined in the Private Securities Litigation Reform Act of 1995. Words or phrases such as "expect," "believe," "intend," "plan," "estimate," "may," "should," "will likely result," "will continue," "is anticipated," "estimate," "project" and similar expressions are intended to identify forward-looking statements. Such forward-looking statements are subject to and involve known and unknown risks, uncertainties and other factors, which may cause actual results to be materially different from those indicated in the forward-looking statements. The following factors, among others, could cause actual results to differ materially from the anticipated results or other expectations expressed in forward looking statements: (1) the businesses of Royal Business Bank and First Asian may not be combined successfully or such combination may take longer to accomplish than expected; (2) the cost savings from the merger may not be fully realized or may take longer to realize than expected; (3) operating costs, customer loss and business disruption following the merger, including adverse effects on relationships with employees, may be greater than expected; (4) governmental approvals of the merger may not be obtained, or adverse regulatory conditions may be imposed in connection with the governmental approvals of the merger; (5) the shareholders of First Asian may fail to approve the merger; (6) changes in general economic conditions could affect the volume of loan originations, deposit flows, real estate values and credit quality trends; (7) changes in laws, regulations or policies by government or regulatory agencies could affect the banking industry, (8) fluctuations in interest rates could affect the banking industry, (9) change in the demand for loans in the market areas that Royal Business Bank and First Asian conduct their respective business could affect profitability, and (10) competition from other financial services companies in Royal Business Bank's and First Asian's markets could increase. These statements include, but are not limited to, statements about Royal Business Bank's and First Asian's plans, objectives, expectations and intentions and other statements contained in this presentation that are not historical facts. Royal Business Bank and First Asian caution readers not to place undue reliance on any such forward-looking statements, which speak only as of the date made. Royal Business Bank and First Asian undertake no obligation to publicly release the result of any revisions that may be made to any forward-looking statements to reflect events or circumstances after the date of such statements or to reflect the occurrence of anticipated or unanticipated events.