



August 9, 2017

**Conditional Approval #1179
September 2017**

Mr. Gary Steven Findley
Counsel
Gary Steven Findley & Associates
3808 East LaPalma
Anaheim, CA 92807

Re: Change in Bank Control – Vinh Quang Do
OCC Control No. 2017 WE CBCA 295552
Citizenship Waiver – Vinh Quang Do
OCC Control No. 2017 WE Director/Waiver 295409
California International Bank, N.A., Long Beach, CA

Dear Mr. Findley:

The Office of the Comptroller of the Currency (OCC) has reviewed and evaluated the Notice of Change in Bank Control filed by Vinh Quang Do (Notice), to acquire control of California International Bank, N.A., Long Beach, CA. Based upon a thorough review of all information available, including representations and commitments made by Mr. Do and his/her representatives in the Notice, the OCC does not intend to disapprove the proposed change in control. This shall also serve to advise you that the notice is deemed technically complete as of August 3, 2017.

The OCC's nondisapproval is subject to the following condition:

- Prior to Vinh Quang Do's acquisition of additional shares of Bank stock which would increase his ownership to 25% or more, he will be required to file a new Notice of Change in Control with the OCC pursuant to 12 CFR 5.50(f)(2).

The condition of this nondisapproval is a condition(s) "imposed in writing by a Federal banking agency in connection with any action on any application, notice, or other request" within the meaning of 12 USC 1818. As such, the condition(s) is/are enforceable under 12 USC 1818.

The OCC has determined that the statutory and regulatory factors, as set forth in 12 USC 1817(j)(7) and 12 CFR 5.50(f)(5) are consistent with this decision. The OCC may disapprove a notice if the OCC finds that: (1) the proposed acquisition of control would result in a monopoly or would further any monopoly or conspiracy to monopolize the business of

banking anywhere in the United States; (2) the effect of the proposed acquisition may substantially lessen competition or tend to create a monopoly or in any other manner restrain trade and the anticompetitive effects are not clearly outweighed by benefits to the convenience and needs of the community to be served; (3) either the financial condition of any acquiring party or the future prospects of the bank is such as might jeopardize the stability of the bank or prejudice the interests of its depositors; (4) the competence, experience, or integrity of the acquiring party or of the proposed management indicate that it would not be in the interests of the depositors and the public for such persons to control the bank; (5) the acquiring party does not provide the OCC with all required information; or (6) the proposal would result in an adverse effect on the Deposit Insurance fund.

The OCC also hereby grants a waiver of the citizenship requirement of 12 USC 72 for Vinh Quang Do. This waiver is based upon a thorough review of all the information available, including the representations and commitments made in the application by you and your representatives, subsequent correspondence, and telephone conversations.

The OCC reserves the right to withdraw this waiver at any time and, at our discretion, to request additional biographical and/or financial information on Vinh Quang Do.

This letter does not constitute approval for a change in director or senior executive officer under 12 USC 1831i and 12 CFR 5.51 (section 914). A separate decision is required. Granting this waiver does not imply that the section 914 notice has been approved.

The change in bank control transaction must be consummated within six months of the date of this letter. Failure to consummate within six months or an approved extended time period granted by the OCC will cause our decision to lapse and require the filing of a new notice by the acquiring party if the acquirer wishes to proceed with the change in bank control.

The date of consummation of this change in control must be provided to the Denver Licensing Office within 10 days after consummation. The transaction must be consummated as proposed in the Notice. If any of the terms, conditions, or parties to the transaction described in the Notice change, the OCC must be informed in writing prior to consummation to determine if any additional action or reconsideration is required. In such situations, the OCC reserves the right to require submission of an amended or new Notice of Change in Bank Control.

This decision and the activities and communications by OCC employees in connection with the filing do not constitute a contract, express or implied, or any other obligation binding upon the OCC, the United States, any agency or entity of the United States, or any officer or employee of the United States, and do not affect the ability of the OCC to exercise its supervisory, regulatory and examination authorities under applicable law and regulations. Our decision is based on the bank's representations, submissions, and information available to the OCC as of this date. The OCC may modify, suspend or rescind this decision if a material change in the information on which the OCC relied occurs prior to the date of the transaction

to which this decision pertains. The foregoing may not be waived or modified by any employee or agent of the OCC or the United States.

You should include the OCC Control Number on any correspondence related to this filing. If you have any questions, contact Senior Licensing Analyst Louis Gittleman at (720) 475-7650 or email at louis.gittleman@occ.treas.gov.

Sincerely,

signed

Joseph T. Burbridge
Acting Director for District Licensing