NEWS RELEASE

Bank of Southern California Recognized as a Top Small Business Lender

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San Diego, Calif., November 17, 2015 – Bank of Southern California, N.A. (OTCQB: FBBN), a locally owned community business bank has been recognized as a top small business lender for the largest volume of SBA loans made through August 31, 2015 according to the San Diego District Office of the U. S. Small Business Administration.

“We understand small business. By year-end 2015 the bank is on track to increase its lending to small businesses by over 390% compared to previous years, says Tony DiVita, EVP and Director of Sales. “Bank of Southern California continues to maintain a SBA Preferred Lender status which streamlines the underwriting and closing of SBA-guaranteed loans. The bank received this designation based on a solid track record of working with the SBA and our ability to demonstrate a high proficiency in underwriting and servicing SBA guaranteed loans. This status, along with locally based decision makers allows the bank to provide timely decisions and exceptional service to our clients,” concluded DiVita.

In addition, Multifunding, a business loan advisory company, ranks every FDIC bank on their commitment to small business lending. They continue to recognize Bank of Southern California as a top lender in both San Diego and Riverside Counties.

“We know that local businesses are absolutely essential to our local economy,” says Nathan Rogge, CEO of Bank of Southern California. “We have always been focused on providing the access to the capital they need to help them grow and expand,” concluded Rogge.