NEWS RELEASE

Bank of Southern California Announces Third Quarter Results

11/17/2017

San Diego, November 17, 2017 – Bank of Southern California, N.A. (OTC Pink: BCAL) announced quarterly earnings of $1,088,043 for the third quarter of 2017, compared to $1,032,230 for the second quarter of 2017 and $642,186 for the third quarter of 2016. For the first nine months of 2017, net earnings were $2,830,295, compared to $2,106,775 for the first nine months of 2016.

Nathan Rogge, President and CEO of Bank of Southern California, commented, “Our significant improvement in earnings compared to the prior year is the result of the Bank’s success in growing our loan and deposit portfolios, which is a testament to how our high quality commercial banking products and services are being received in the San Diego and Coachella Valley markets that we serve.”

Total assets ended the third quarter of 2017 at $468 million, up from $434 million at June 30, 2017, and up from $418 million at September 30, 2016. Total loans increased to $388 million at September 30, 2017, compared to $354 million and $332 million at June 30, 2017, and September 30, 2016, respectively, while total deposits increased to $418 million at September 30, 2017, compared to $385 million at June 30, 2017, and $380 million at September 30, 2016.

“2017 is shaping up to be another record year for the Bank and we look forward to continuing this momentum in 2018. We have a great team of business banking professionals and their hard work is reflected in our results,” concluded Rogge.

Forward-Looking Statements

This news release may contain comments or information that constitute forward-looking statements (within the meaning of the Private Securities Litigation Reform Act of 1995) and Bank of Southern California intends for such forward-looking statements to be covered by the

safe harbor provisions of that Act.

Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. They often include the words “believe,” “expect,” “anticipate,” “intend,” “plan,” “estimate,” or words of similar meaning, or future or conditional verbs such as “will,” “would,” “should,” “could,” or “may.” Forward-looking statements are not guarantees of future performance, nor should they be relied upon as representing management’s views as of any subsequent date. Future events are difficult to predict. Forward-looking statements involve significant risks and uncertainties and actual results may differ materially from those presented, either expressed or implied, in this news release. Factors that might cause such differences include, but are not limited to: the ability of the Bank to successfully execute its business plan; changes in interest rates and interest rate relationships; changes in demand for products and services; the degree of competition by traditional and non-traditional competitors; changes in banking legislation or regulation; changes in tax laws; changes in prices, levies and assessments; the impact of technological advances; the outcomes of contingencies; trends in customer behavior as well as their ability to repay loans; and changes in the national and local economy.

Bank of Southern California undertakes no obligation to update or clarify forward-looking statements, whether as a result of new information, future events or otherwise.

[Quarterly Financial Highlights Table Follows]