NEWS RELEASE

Bank of Southern California Opens Orange County Office

1/2/2018

Expansion allows bank to better serve Orange County businesses

San Diego, January 3, 2018 – Bank of Southern California, N.A. (OTC Pink: BCAL), a community business bank headquartered in San Diego, has announced the opening of a production office in Orange County in the city of Orange, Calif. In addition, the Bank said it is actively looking to expand into other Southern California markets, as the company continues to grow the Bank's franchise throughout the Southern California region.

"The Bank currently serves many clients who are based in Orange and Los Angeles counties, so our expansion into Orange County was the next, natural extension of our planned growth," said Nathan Rogge, President/ CEO, Bank of Southern California. "The Orange County market is attractive, not only
because of its proximity to the Bank's existing footprint, but also because of the number of thriving and prosperous businesses in the region left unserved by larger regional and national banks."

Rogge said that the new Orange County production office, staffed by business development officers and a few administrative employees, will focus on originating business relationships with financing and cash management needs who desire the personal services of a dedicated Account Officer, but who are also comfortable managing their banking electronically through services such as online banking and bill payment, remote deposit capture, mobile banking, and electronic cash vault.

"The company's strategic vision is to become a leading community business bank serving the Southern California region, and grow into the Bank's name as it implies," said Rogge. "Bank of Southern California has grown significantly in recent years through a combination of organic growth and acquisition, and we are continuing to pursue new market growth opportunities in 2018. Our clients recognize the value of our relationship-based, solutions-driven approach, which combines the sophisticated financial expertise and tools of a large bank with the

genuine, personalized service and local engagement of a community bank. We are pleased that we can now better serve Orange County businesses," concluded Rogge.