NEWS RELEASE

# Bank of Southern California Appoints New Chief Credit Officer

11/30/2020

Anne A. Williams Named Executive Vice President, Chief Credit Officer

San Diego, November 30, 2020 – Bank of Southern California, N.A. (OTC Pink: BCAL), a community business bank headquartered in San Diego, is pleased to announce that Anne A. Williams has joined the company as Executive Vice President, Chief Credit Officer. In this role, she will oversee Bank of Southern California's credit functions, including credit administration, credit approval process, and loan policies and procedures, all while ensuring the overall quality of the Bank's loan portfolio.

Ms. Williams is an accomplished credit risk professional with over 35 years of industry experience. Before joining Bank of Southern California, she was with California United Bank where she served as Executive Vice President, Chief Credit Officer (2005-2017) and Chief Operating Officer 2008-2017) and was a bank Director (2009 – 2014). Prior to that, Ms. Williams served as Senior Vice President and Credit Risk Manager for US Bank's Commercial Banking Market for the State of California, and was previously the Executive Vice President and Chief Credit Officer at California United Bank (and its successor, Pacific Century Bank) from 1992 to 1999.

Ms. Williams earned a bachelor's degree from Mount Holyoke College. Active in the community, she served on the Board of the Valley Economic Development Center, Inc. and is a former board member of the Los Angeles Local Development Corporation, the California Economic Development Lending Initiative, and the Park Advisory Board for the Pan Pacific Recreation Complex.

"Anne's extensive banking experience will add to our already impressive executive management team and we welcome her to the Bank," said Nathan Rogge, President and CEO of Bank of Southern California. "We look forward to leveraging her relationships and expertise in developing and growing commercial banking platforms as we continue to execute upon our plans to grow the Bank's presence in the Southern California commercial banking market," concluded Rogge.

Robert Marshall will assume the role as Chief Lending Officer.  Mr. Marshall joined the Bank in 2012, and previously held the position of Executive Vice President, Chief Credit Officer. In his new role, he will continue to be integral to our credit underwriting and approval process, and will be responsible for evaluating risk in the loan portfolio.  “Bob is a well-respected leader who has been essential to the strong risk profile of Bank of Southern California and I look forward to working with him and continuing to grow the organization,” said Anne Williams.