NEWS RELEASE

Bank of Southern California Hires Chief Banking Officer to Grow the Bank's Presence in Southern California

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Richard Hernandez Named Executive Vice President,
Chief Banking Officer

San Diego, November 12, 2020 – Bank of Southern California, N.A. (OTC Pink: BCAL), a community business bank headquartered in San Diego, is pleased to announce that Richard Hernandez has joined the company as Executive Vice President, Chief Banking Officer. He will be responsible for leading the Bank's Commercial banking teams with a focus on building strong, lasting customer relationships, growing loan and deposit production, and expanding the company's customer base throughout Southern California.

Mr. Hernandez is a highly accomplished and well-regarded executive with more than 20 years' experience in the banking industry. Prior to joining Bank of Southern California, he served as Executive Vice President for Pacific Western Bank, overseeing commercial banking regions located in Los Angeles County and Ventura County.

Mr. Hernandez, a long time Southern California resident, earned his bachelor's degree from California Lutheran University. Active in the community, he is passionate about supporting local youth-based charities. He also previously served on the board for Casa Pacifica in Ventura County and the Boys and Girls Club of Las Virgenes.

"I am pleased to welcome Richard to Bank of Southern California's executive leadership team. His track record of success paired with his experience building highly successful banking teams will be a tremendous asset to our company," said Nathan Rogge, President and CEO. "This marks an important step for the Bank, as we continue to execute on our growth strategies, including expanding operations in the Los Angeles, Orange, and Ventura County markets," concluded Rogge.