NEWS RELEASE

Bank of Southern California Appoints Danni Remington Smithson as Regional Manager in Orange County

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Further Demonstrating its Commitment to the Region's Business Community

San Diego, January 11, 2021 – Bank of Southern California, N.A. (OTC Pink: BCAL), a commercial bank headquartered in San Diego, announced today that Danni Remington Smithson has joined the company as Executive Vice President, Regional Manager in Orange County. Based out of the company's Irvine office, Mrs. Remington Smithson will be responsible for growing the Bank's customer base within Orange County by building lasting relationships with local businesses. She will be joined by long-time colleague and commercial banking associate, Stephanie Johnson, who will assume the role of Assistant Vice President, Banking Support Sales Officer.

Mrs. Remington Smithson has more than two decades of industry experience and has dedicated her entire career to supporting the commercial banking needs of Orange County's diverse business community. Most recently, she served as Senior Vice President, Regional Manager for a local commercial bank.

Well-known for her involvement in the community and dedication to championing meaningful causes, Mrs. Remington Smithson serves on numerous business-focused and non-profit organizations, often assuming leadership roles. She served on the Greater Irvine Chamber board and was previously the Women of Influence Chair. She is also a member of the Risk Management Association on Orange County Chapter's board and Woman in Finance Chair, an Honorary Chair for Irvine Public Schools Foundation Golf Tournament, and a long-time member of the Advisory Board for Serving People in Need (SPIN).

"I am excited to welcome Danni to Bank of Southern California's newly expanded commercial banking team. Danni is deeply invested in Orange County with a remarkable commitment to leading and serving the local business community," said David Rainer, Executive Chairman of Bank of Southern California. "In her short time here, she has already hit the ground running, and we look forward to working together to grow and strengthen the Bank's

presence in the region," added Rainer.

Mrs. Remington Smithson is a graduate of the Graduate School of Banking at the University of Colorado Boulder.