

NEWS RELEASE

Bank of Southern California Appoints Nicole Swain President of Private Banking

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SAN DIEGO--(BUSINESS WIRE)-- **Bank of Southern California**, N.A. (OTC Pink: BCAL), a commercial bank headquartered in San Diego, today announced the appointment of Nicole Swain as Executive Vice President, President of Private Banking. In this new role, she will serve as a member of the executive team, providing leadership and oversight of the newly formed Private Banking Group. Ms. Swain will be responsible for attracting significant high net worth banking relationships, while delivering personalized banking services and custom-tailored financial solutions.

“We are very excited to welcome Nicole to our team at Bank of Southern California,” said David Rainer, Chairman, President and Chief Executive Officer of Southern California Bancorp and Bank of Southern California. “Nicole sets the bar for relationship banking, with an unmatched reputation for quickly assessing her clients’ needs and providing them with timely and appropriate solutions. Nicole’s leadership, energy and drive were instrumental in driving loan and deposit growth at First Choice Bank, and we are very pleased to have her join us as we continue expanding our presence throughout Southern California. Nicole is an experienced banker and proven leader, and we are confident she will grow our Private Banking client base, providing clients with a personalized banking experience and an unparalleled level of customer service.”

Ms. Swain is a well-respected and accomplished senior executive-level banking professional with more than 30 years of experience in the banking industry. Prior to joining Bank of Southern California, Ms. Swain was the Executive Vice President and Chief Banking Officer of First Choice Bank where she played a pivotal role in growing First Choice from approximately \$380 million in assets to over \$2.0 billion in assets during her nearly eight-year tenure as a key member of the senior executive leadership team. Prior to that, Ms. Swain was the Senior Vice President, Private Banking Manager at Beach Business Bank and an executive officer at Bay Cities National Bank, where she was instrumental in growing their loan and deposit portfolio and managing high-profile clients. For over a decade prior to that, Ms. Swain was one of the leading managers at Wells Fargo, managing a team of prolific

bankers in the West Los Angeles region.

Ms. Swain has been named one of the Most Influential Bankers in Los Angeles and one of the Most Influential Women in Banking by the Los Angeles Business Journal.

About Bank of Southern California

A growing commercial bank, established in 2001, Bank of Southern California, N.A., with headquarters in San Diego, CA, is locally owned and managed, and offers a range of financial products to individuals, professionals and small-to-medium sized businesses. The Bank's solution-driven, relationship-based approach to banking provides accessibility to decision makers and enhances value through strong partnerships with its clients. The Bank currently operates branches in San Diego County, Los Angeles County, Ventura County, Orange County, San Bernardino County, and Riverside County. For more information, please visit [banksocal.com](https://www.banksocal.com) or call 844.BNK.SOCAL.

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