

NEWS

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BANK OF SOUTHERN CALIFORNIA REPORTS 2011 EARNINGS OF \$1.1 MILLION

SAN DIEGO, CA – [Bank of Southern California](#) (OTC Bulletin Board: FBBN) has announced net income of \$1.1 million for the fiscal year ended December 31, 2011, compared to a net loss of \$0.7 million in fiscal 2010.

“We are extremely pleased by the bank’s earnings performance last year,” said Nathan Rogge, President and Chief Executive Officer. “Careful management of the bank’s operations and continued progress on our strategic plan combined to produce strong momentum that we expect to continue in 2012.”

Rogge noted that the bank has consistently grown year over year both organically and through strategic acquisition, and that the bank has not wavered from its continued commitment of lending to small businesses even through the downturn in the economy. The bank’s loan portfolio has grown from just over \$32 million in 2006 to over \$146 million at year end 2011, most of which are loans made to small businesses.

“During 2011 we also were recognized as a leading originator of SBA 504 and SBA 7(a) loans,” noted Rogge. “These popular loan programs help small businesses get the funds they need more easily and provide more flexible terms than conventional loan options.”

“We have an experienced and talented banking team that continues to focus on building long-term customer relationships,” he added. “The bank is positioned for continued profitable growth as the regional economy continues to improve.”

Established in 2001, Bank of Southern California, N.A., a national bank with headquarters in San Diego, CA, is locally owned and managed and committed to meeting the unique business, professional and personal banking needs of the vibrant Southern California communities it serves. With six offices in San Diego County and the Palm Springs area, Bank of Southern California remains one of the strongest, best-capitalized banks in the region, with a growing asset base and loan portfolio. For more information, visit www.banksocal.com or call (858) 847-4780.

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