

Raymond James
Emerging Bank Symposium
November 9, 2020



CAUTIONARY STATEMENT

Readers should be aware that this presentation may contain certain “forward-looking statements”, as this term is used under the federal securities laws, concerning our plans and objectives, future events or performance and other information or statements that are other than statements of historical fact. For example, we may describe our expansion plans and opportunities that we see in our market for future growth. These types of forward-looking statements reflect many different assumptions and involve various risks and uncertainties that may affect our future performance or results of operations in ways that we do not anticipate.

Forward-Looking Statements:

Except for the historical information in this presentation, the matters described herein contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 and are subject to risks and uncertainties that could cause actual results to differ materially. Such risks and uncertainties include: the credit risks of lending activities, including changes in the level and trend of loan delinquencies and charge-offs, results of examinations by our banking regulators, our ability to maintain adequate levels of capital and liquidity, our ability to manage loan delinquency rates, our ability to price deposits to retain existing customers and achieve low-cost deposit growth, manage expenses and lower the efficiency ratio, expand or maintain the net interest margin, mitigate interest rate risk for changes in the interest rate environment, competitive pressures in the banking industry, access to available sources of credit to manage liquidity, the local and national economic environment, and other risks and uncertainties. Accordingly, undue reliance should not be placed on forward-looking statements. These forward-looking statements speak only as of the date of this release. Bank of Southern California undertakes no obligation to update publicly any forward-looking statements to reflect new information, events or circumstances after the date of this release or to reflect the occurrence of unanticipated events. Investors are encouraged to read the Bank of Southern California annual reports which are available on our website.

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I. EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

Market Analysis

- Over the past decade the number of banks in Southern California has decreased by approximately 50%; conversely, growth in small and medium-sized business during the same period has created a “vacuum” for a scalable independent bank focused on these markets
 - There are only seven independent commercial banks with assets between \$1bn – \$5bn operating in the Los Angeles and San Diego markets ⁽¹⁾
- Los Angeles and Orange counties have a combined GDP of \$1 trillion, providing a very attractive middle-market opportunity
 - Los Angeles County alone represents the largest economy in the state of California with a diverse array of industries and potential clients
- Following a market analysis by Southern California Bancorp (the “Company” or “BCAL”), the parent of Bank of Southern California (the “Bank”), the Company believes there is a significant opportunity to build the preeminent commercial business bank serving these markets from a headquarters located in Downtown Los Angeles
 - Bank of Southern California is a well-run, nicely profitable franchise with a strategy for organic and inorganic growth throughout its footprint in and around the major metropolitan areas of Southern California
 - Combining the expertise of current management with the addition of high-level executives and top business development officers, we believe a dominant community bank could rapidly be built in Southern California
 - Historically, a higher valuation has been awarded to Southern California banking franchises headquartered in Los Angeles, in part due to the scarcity of Los Angeles-based independent community banks
- **The continuing consolidation of community banks in Southern California over the last three years provides an excellent opportunity for a high-touch relationship-based banking franchise to serve small and medium-sized businesses in local communities**

(1) American Business Bank (OTCQX: AMBZ), Silvergate Bank (NYSE: SI), First Choice Bancorp (NASDAQ: FCBP), Pacific Mercantile Bancorp (NASDAQ: PMBC), Sunwest Bank, CalPrivate Bank (OTCQX: PBAM), and Nano Banc.

II. OVERVIEW OF SOUTHERN CALIFORNIA BANCORP

OVERVIEW OF SOUTHERN CALIFORNIA BANCORP

OVERVIEW

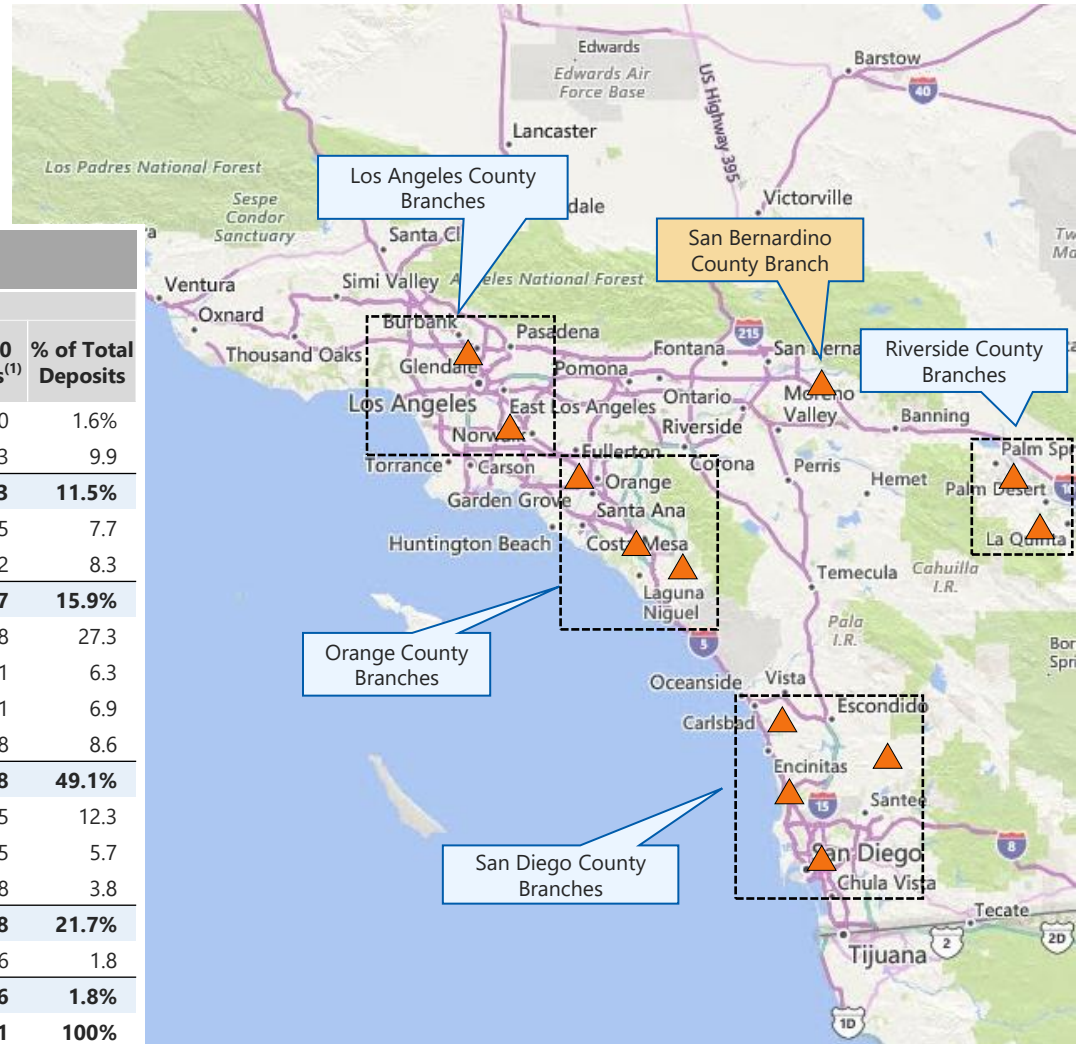
- Headquartered in San Diego, Bank of Southern California, a wholly owned subsidiary of Southern California Bancorp, was established in 2001 and serves small to mid-sized businesses, their owners and employees, and high net-worth individuals
- The Company is listed on the OTC Pink exchange under the ticker symbol "BCAL"

BRANCH DETAIL

(\$ in Millions)

| Street Address | City | State | Q2 2020 Deposits ⁽¹⁾ | % of Total Deposits |
|-------------------------------------|------------------------|-------|---------------------------------|---------------------|
| 10400 Norwalk Blvd | Santa Fe Springs | CA | \$18.0 | 1.6% |
| 801 N Brand Blvd | Glendale | CA | 109.3 | 9.9 |
| Los Angeles County Branches | | | 127.3 | 11.5% |
| 40101 Monterey Ave | Rancho Mirage | CA | 84.5 | 7.7 |
| 47000 Washington St | La Quinta | CA | 91.2 | 8.3 |
| Riverside County Branches | | | 175.7 | 15.9% |
| 12265 El Camino Real | San Diego | CA | 301.8 | 27.3 |
| 1315 Main St | Ramona | CA | 69.1 | 6.3 |
| 1620 5th Ave | San Diego | CA | 76.1 | 6.9 |
| 3142 Tiger Run Ct | Carlsbad | CA | 94.8 | 8.6 |
| San Diego County Branches | | | 541.8 | 49.1% |
| 22342 Avenida Empresa | Rancho Santa Margarita | CA | 135.5 | 12.3 |
| 400 Spectrum Center Dr | Irvine | CA | 62.5 | 5.7 |
| 625 The City Dr S | Orange | CA | 41.8 | 3.8 |
| Orange County Branches | | | 239.8 | 21.7% |
| 408 E State St | Redlands | CA | 19.6 | 1.8 |
| San Bernardino County Branch | | | 19.6 | 1.8% |
| Total | | | \$1,104.1 | 100% |

CURRENT BRANCH MAP



Source: SNL Financial, Bank of Southern California. Market data as of October 14, 2020.

(1) FDIC deposit data as of June 30, 2020.

BCAL'S EXECUTIVE MANAGEMENT TEAM

- Average BCAL tenure of over eight years
- Track record of successful M&A strategy with seven acquisitions over the last decade
- Committed long-term vision of building a premier community bank for Southern California

NAME & TITLE

BIOGRAPHY



Nathan Rogge
President, Chief Executive Officer

Nathan Rogge has served as the President and CEO of Bank of Southern California since 2008. Previously, Mr. Rogge served as the COO of Bank of Southern California from 2006 - 2008. Prior to that, from 2002 – 2006, Mr. Rogge served as the Senior Vice President of Business Banking at First Republic Bank.



Jim Burgess
EVP, Chief Financial Officer

Jim Burgess has served as the Executive Vice President and CFO of Bank of Southern California since 2011. Mr. Burgess had previously served as the EVP, CFO at 1st Pacific Bank of California from 1999 – 2010, during which time he oversaw the Bank's uplisting to the NASDAQ stock exchange under the ticker: "FPBN".



Tony DiVita
EVP, Chief Banking Officer

Tony DiVita has served as the EVP, Chief Banking Officer of Bank of Southern California since 2011. Prior to that, from 2007 – 2011, Mr. DiVita served as the SVP, Regional Branch Manager and Director of Marketing at CNB / 1st Pacific Bank. Previously, Mr. DiVita served as the SVP, Chief Banking Officer at Landmark National Bank from 2003 – 2007.



Pamela Isaacson
EVP, Chief Administration Officer

Pamela Isaacson has served as the EVP, Chief Administration Officer of Bank of Southern California since 2008. Previously, Mrs. Isaacson served as the SVP of Operations at Bank of Southern California. Prior to that, she was the Cash Management Department Director at San Diego National Bank.



Bob Marshall
EVP, Chief Credit Officer

Bob Marshall has served as the EVP, Chief Credit Officer at Bank of Southern California since 2012. Previously, Mr. Marshall served as the President and CCO of California Community Bank from 2003 – 2012.



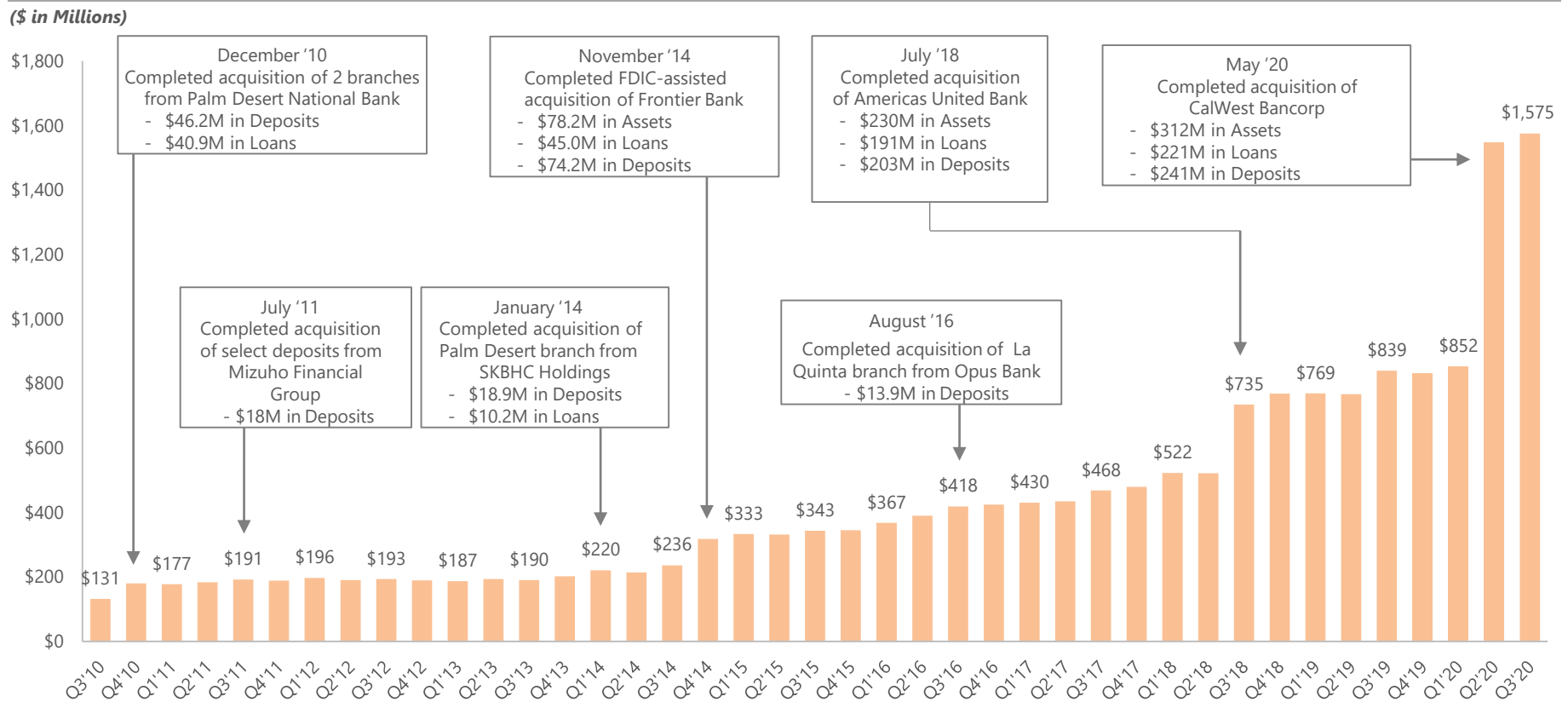
Thomas Dolan
EVP, Chief Strategy Officer

Tom Dolan joined the Bank of Southern California as Executive Vice President and Chief Strategy Officer in 2020. Mr. Dolan previously served as Executive Vice President and Chief Financial Officer at Los Alamos National Bank in Los Alamos, NM. And prior to that he served as Executive Vice President and Chief Operating Officer of Anchor Bank in Madison, WI.

TRACK RECORD OF SUCCESSFUL EXECUTION

- In 2010 the Company's management team began executing an organic- and M&A-based growth strategy, successfully expanding the franchise with a long-term vision of building the premier community bank of Southern California
- The recent acquisition of CalWest Bank marks the seventh successful acquisition for the Company, following four branch acquisitions and the FDIC-assisted acquisition of Frontier Bank (FSB) in November 2014, and the recent acquisition of Americas United Bank in July 2018
- The Company has raised \$73.4M in capital since 2011 – \$55.4M of common equity and \$18.0M of subordinated debt

ASSET GROWTH WITH BCAL'S CURRENT MANAGEMENT TEAM



Source: SNL Financial. Company management. US GAAP Financials.



FINANCIAL HIGHLIGHTS

Balance Sheet Takeaways:

- Bank of Southern California's franchise has exhibited exceptional growth over the past few years – increasing its asset size (net of PPP loans) by 2.0x+ since 2017
- During the current challenging economic environment, the Company's NPAs represent just 7bps of total assets
- The Company has recorded zero OREO on its balance sheet since 2017

Income Statement Takeaways:

- Consistently profitable year over year with a 2020YTD bottom line of \$6.7M – up 31% from the same period in 2019
- Bank of Southern California is successfully leveraging its resources, resulting in relatively low efficiency ratios

(\$ in Millions)

| | Fiscal Year End | | | Quarter End | | | | |
|----------------------|---------------------------------------|---------|---------|-------------|---------|---------|----------------------|----------------------|
| | 2017Y | 2018Y | 2019Y | 2019Q4 | 2020Q1 | 2020Q2 | 2020Q3 | |
| Balance Sheet | Total Assets | \$479.5 | \$767.9 | \$830.2 | \$830.2 | \$852.1 | \$1,546.0 | \$1,575.3 |
| | Total Loans | \$399.4 | \$634.7 | \$676.7 | \$676.7 | \$683.2 | \$1,350.8 | \$1,363.5 |
| | <i>Annualized Loan Growth Rate</i> | 19.9% | 58.9% | 6.6% | (4.7%) | 3.9% | 390.9% | 3.8% |
| | Total Deposits | \$407.5 | \$627.8 | \$671.9 | \$671.9 | \$688.9 | \$1,156.5 | \$1,138.0 |
| | <i>Annualized Deposit Growth Rate</i> | 7.9% | 54.1% | 7.0% | (12.1%) | 10.1% | 271.5% | (6.4%) |
| | Core Deposits / Total Deposits | 81.5% | 75.1% | 81.2% | 81.2% | 85.0% | 92.3% | 88.9% |
| Capital | Loans / Deposits | 98.0% | 101.1% | 100.7% | 100.7% | 99.2% | 116.8% | 119.8% |
| | Loan Loss Reserve | \$3.1 | \$4.4 | \$5.4 | \$5.4 | \$5.7 | \$8.3 | \$10.3 |
| | TCE / TA | 10.1% | 11.0% | 12.6% | 12.6% | 12.5% | 6.8% ⁽³⁾ | 6.9% ⁽³⁾ |
| | Leverage Ratio | 10.3% | 11.5% | 12.8% | 12.8% | 12.5% | 10.2% ⁽⁴⁾ | 9.2% ⁽⁴⁾ |
| | Tier 1 Ratio | 12.7% | 13.7% | 15.4% | 15.4% | 15.5% | 14.2% ⁽⁴⁾ | 14.7% ⁽⁴⁾ |
| Asset Quality | Risk-based Capital Ratio | 13.5% | 14.4% | 16.2% | 16.2% | 16.4% | 15.2% ⁽⁴⁾ | 15.9% ⁽⁴⁾ |
| | NPAs / Assets ⁽¹⁾ | 0.28% | 0.60% | 0.23% | 0.23% | 0.17% | 0.11% | 0.07% |
| | Reserves / Gross Loans | 0.77% | 0.69% | 0.79% | 0.79% | 0.83% | 0.61% | 0.76% |
| | OREO | \$0.0 | \$0.0 | \$0.0 | \$0.0 | \$0.0 | \$0.0 | \$0.0 |
| Performance | Total NPAs | \$1.4 | \$4.6 | \$1.9 | \$1.9 | \$1.4 | \$1.7 | \$1.1 |
| | Net Income | \$3.97 | \$5.26 | \$6.77 | \$1.64 | \$1.91 | \$2.57 | \$2.24 |
| | Operating Revenue ⁽²⁾ | \$20.0 | \$27.6 | \$32.5 | \$8.06 | \$8.73 | \$11.8 | \$14.1 |
| | Net Interest Margin | 4.22% | 4.36% | 4.23% | 4.04% | 3.98% | 3.74% | 3.60% |
| | Yield on Earning Assets | 4.59% | 5.01% | 5.17% | 4.88% | 4.76% | 4.17% | 4.03% |
| | Cost of Funding | 0.59% | 1.01% | 1.39% | 1.31% | 1.25% | 0.70% ⁽⁴⁾ | 0.46% |
| | ROAA | 0.89% | 0.87% | 0.87% | 0.80% | 0.90% | 0.80% | 0.57% |
| | ROAE | 8.4% | 6.6% | 6.4% | 6.0% | 6.3% | 8.3% | 7.0% |
| | ROATCE | 8.7% | 8.0% | 7.3% | 6.9% | 7.4% | 10.7% ⁽⁴⁾ | 8.6% |
| Efficiency Ratio | 63.7% | 67.0% | 67.4% | 68.4% | 65.2% | 49.3% | 63.5% | |

Source: SNL Financial. Company management. U.S. GAAP Financials.

(1) NPAs include all nonaccrual loans, loans 90+ days past due, restructured loans and OREO.

(2) Pre provision net interest income + recurring noninterest income.

(3) Consolidated holding TCE / TA.

(4) Regulatory bank level data.



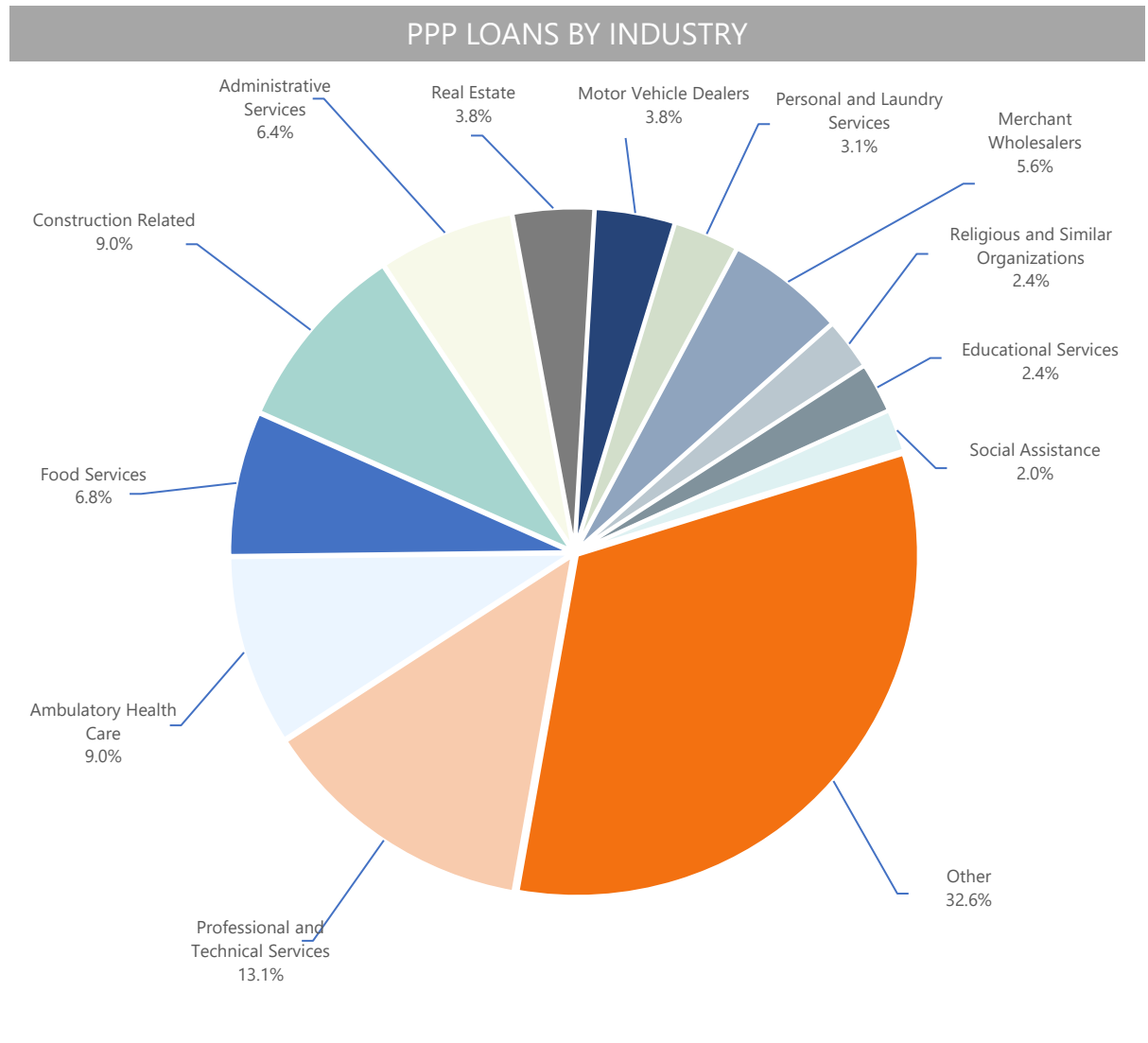
PAYCHECK PROTECTION PROGRAM ("PPP")

PPP Loan Takeaways:

- Bank of Southern California has funded 3,120 loans in response to the COVID-19 pandemic for a total loan volume of \$558.1M
 - Represents ~41% of total loans
 - 665 for existing customers and 2,455 for non-customer
- PPP loans funded have been diversified across multiple industries with no major concentrations in one industry

| NAICS Title | Principal | # of Loans |
|-------------------------------------|------------------|--------------|
| <i>(\$ in Thousands)</i> | | |
| Professional and Technical Services | \$73,010 | 585 |
| Construction Related | \$50,344 | 286 |
| Ambulatory Health Care | \$50,023 | 355 |
| Food Services | \$38,107 | 175 |
| Administrative Services | \$35,874 | 132 |
| Merchant Wholesalers | \$31,477 | 108 |
| Real Estate | \$21,385 | 224 |
| Motor Vehicle Dealers | \$21,092 | 31 |
| Personal and Laundry Services | \$17,251 | 104 |
| Religious and Similar Organizations | \$13,567 | 66 |
| Educational Services | \$13,175 | 70 |
| Social Assistance | \$11,060 | 38 |
| Other | \$181,712 | 946 |
| Total | \$558,077 | 3,120 |

Source: Company management.



LOAN DEFERRALS BY INDUSTRY

Key Takeaway:

- Of the original \$177M deferral requests, \$151M or 85%, have reinstated their normal loan payments

| INITIAL DEFERRALS | | | |
|-------------------------------|------------|------------------|---------------|
| Industry | # of Loans | Amount | % of Total |
| <i>(\$ in Thousands)</i> | | | |
| Real Estate, Rental & Leasing | 69 | \$92,328 | 52.3% |
| Hotels & Food | 20 | \$31,018 | 17.6% |
| Other | 9 | \$21,681 | 12.3% |
| Consumer | 6 | \$7,402 | 4.2% |
| Finance / Insurance | 4 | \$5,026 | 2.8% |
| Health Care | 12 | \$4,772 | 2.7% |
| Professional | 5 | \$3,507 | 2.0% |
| Wholesale | 7 | \$3,173 | 1.8% |
| Retail | 3 | \$2,136 | 1.2% |
| Information | 2 | \$1,550 | 0.9% |
| Construction | 3 | \$1,371 | 0.8% |
| Arts Entertainment Recreation | 1 | \$1,045 | 0.6% |
| Admin/Waste/Remediation | 2 | \$909 | 0.5% |
| Manufacturing | 2 | \$397 | 0.2% |
| Education | 2 | \$354 | 0.2% |
| Total | 147 | \$176,670 | 100.0% |



| CURRENT DEFERRALS | | | |
|-------------------------------|------------|-----------------|---------------|
| Industry | # of Loans | Amount | % of Total |
| <i>(\$ in Thousands)</i> | | | |
| Hotels & Food | 7 | \$6,980 | 27.2% |
| Real Estate, Rental & Leasing | 5 | \$6,569 | 25.6% |
| Health Care | 4 | \$1,814 | 7.1% |
| Arts Entertainment Recreation | 1 | \$1,045 | 4.1% |
| Wholesale | 3 | \$273 | 1.1% |
| Other | 4 | \$8,971 | 35.0% |
| Total | 24 | \$25,651 | 100.0% |

Source: Company management.
Note: Financial data as of September 30, 2020.

III. MARKET OPPORTUNITY

SOUTHERN CALIFORNIA OFFERS AN ATTRACTIVE MIDDLE-MARKET FOR COMMERCIAL BANKING...

- The combined economy of the Los Angeles Basin and San Diego County metropolitan areas is \$1.5 trillion, making it the 13th largest economy in the world, behind Korea and ahead of Spain, Australia, Mexico, Indonesia, and the Netherlands ⁽¹⁾
- Los Angeles County's population of nearly 10.2 million people would make it the 9th largest state in the U.S. ⁽²⁾
 - The county is the entertainment, manufacturing, and international trade capital of the U.S. with fast growing high-tech and digital media industries; in 2019 the unemployment rate was 4.4% ⁽³⁾
- Orange County would be the 32nd largest state in the U.S. by population (behind the state of Iowa with a population of approximately 3.2 million and before the state of Nevada with a population of close to 3.1 million) ⁽⁴⁾⁽⁶⁾
- Together, Los Angeles and Orange counties are home to more than 594,000 small- and middle-market businesses ⁽⁵⁾ (defined as employing 1 to 499 workers)
 - Typical customer has between \$10 and \$60 million in annual sales
 - Typical loan commitment ranges from \$1 million to \$5 million (excluding SBA)
 - Significant percentage of customers in the manufacturing, distribution and services industries

(1) 2018 figures according to the U.S. Bureau of Economic Analysis and StatisticsTimes.

(2) According to the Los Angeles County Economic Development Corporation.

(3) Annual unemployment rate based on the Federal Reserve of St. Louis.

(4) According to Location Orange County's website.

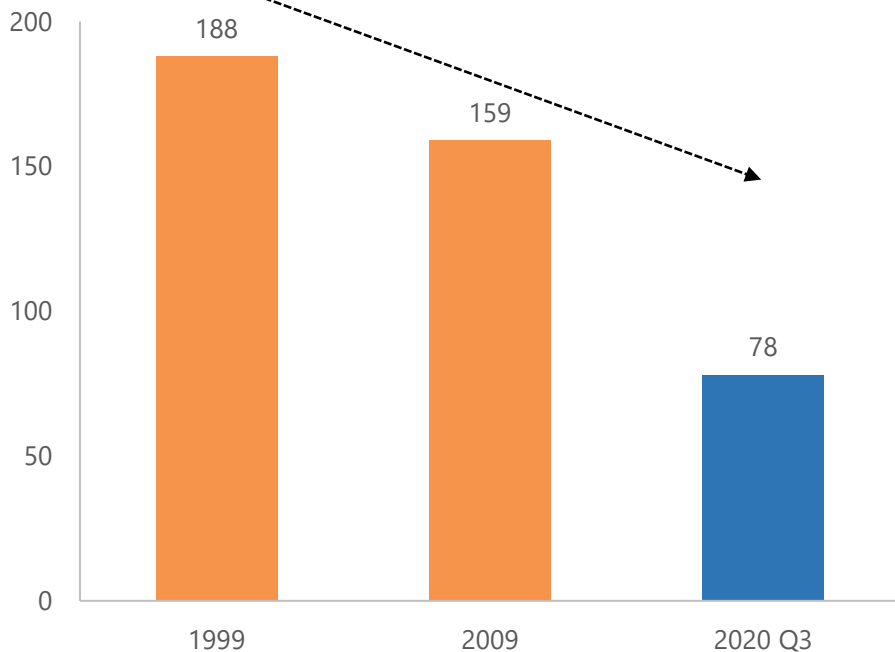
(5) Source: SNL Financial.

(6) Based on July 2019 state population estimates from the U.S. Census Bureau.

...WHICH HAS ONLY INCREASED WITH THE CONSOLIDATION OF CALIFORNIA BANKS

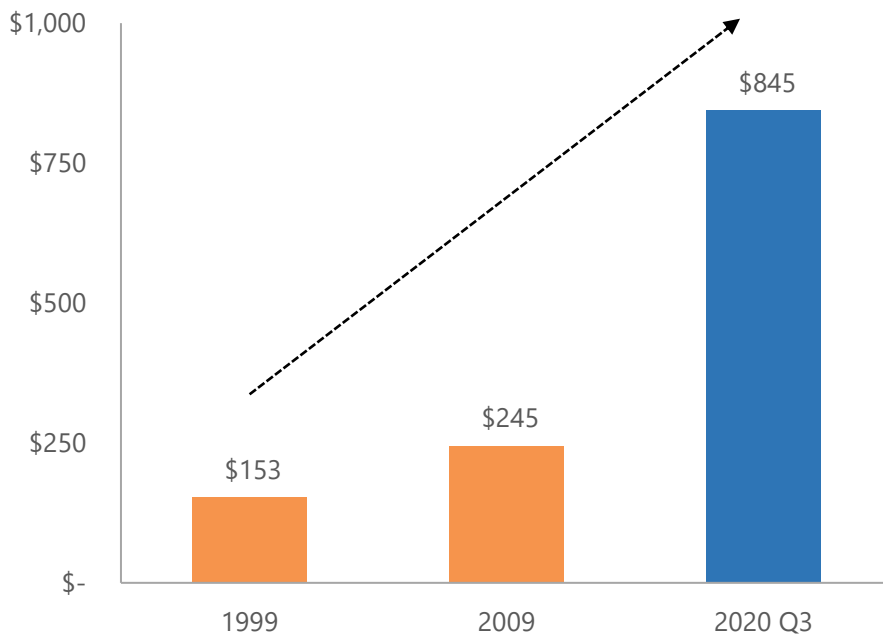
- In the 20-year period between 1999 and Q3'20, Southern California has seen a 59% decrease in the number of banks headquartered in the region, however, median assets held by Southern California banks have increased by 453% in the same period
- This "race to the top" dynamic continues to drive competition – larger institutions grow and scale up by purchasing smaller institutions; making it more difficult for smaller institutions to compete in the current banking environment
- For smaller institutions, relevancy is currently outweighing scarcity value – a trend expected to persist

NUMBER OF BANKS IN SOCAL SINCE 1999



MEDIAN ASSETS HELD BY SOCAL BANKS

\$ in Millions



Source: SNL Financial, FDIC.

Note: Number of banks in SoCal as provided by the FDIC

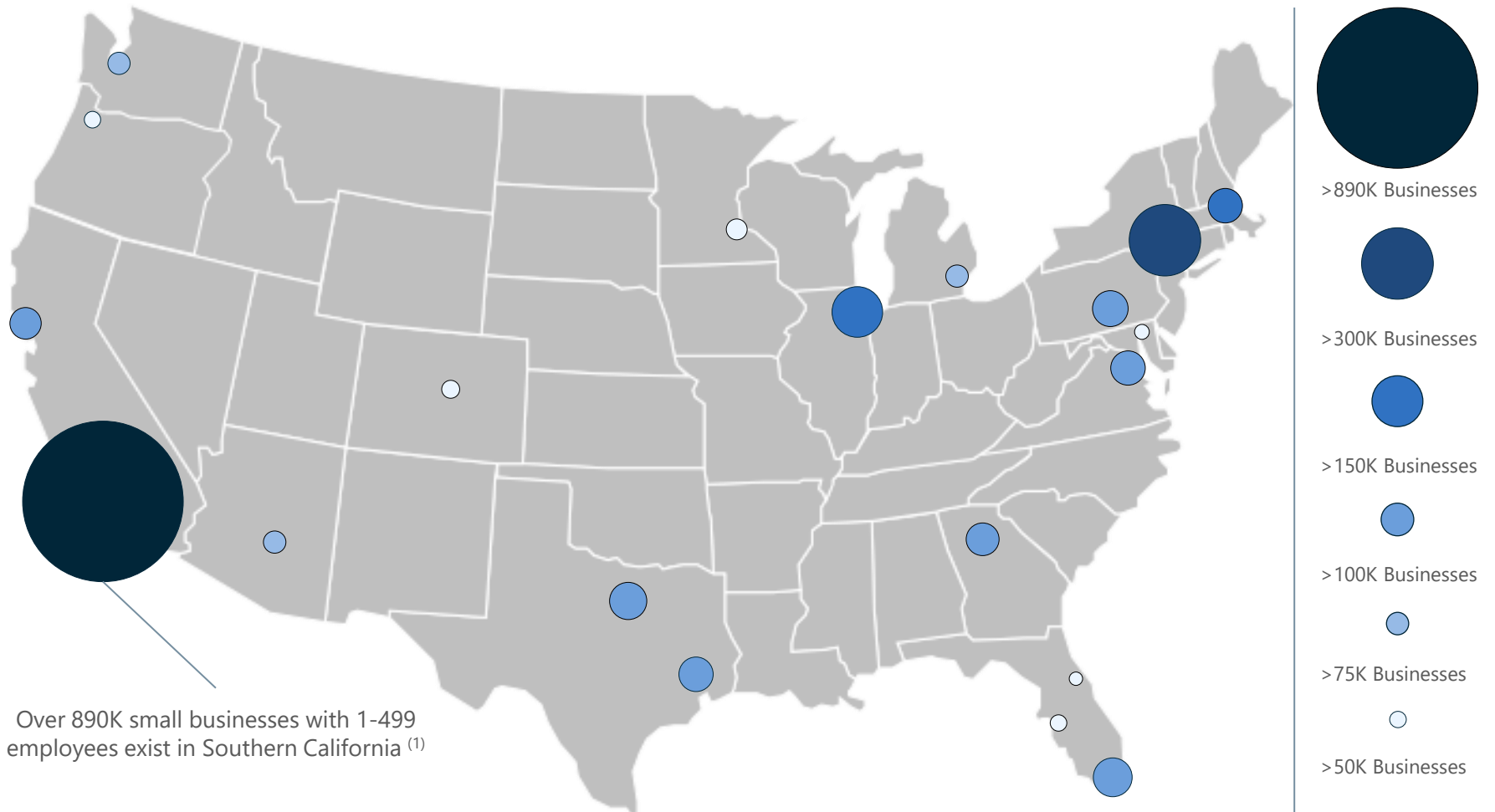
Southern California area defined as a combination of Imperial, Los Angeles, Orange, Riverside, San Bernardino, and San Diego counties.



SOUTHERN CALIFORNIA SMALL BUSINESS LANDSCAPE

Key Takeaway:

- Southern California represents the largest market for operating companies across the entire United States



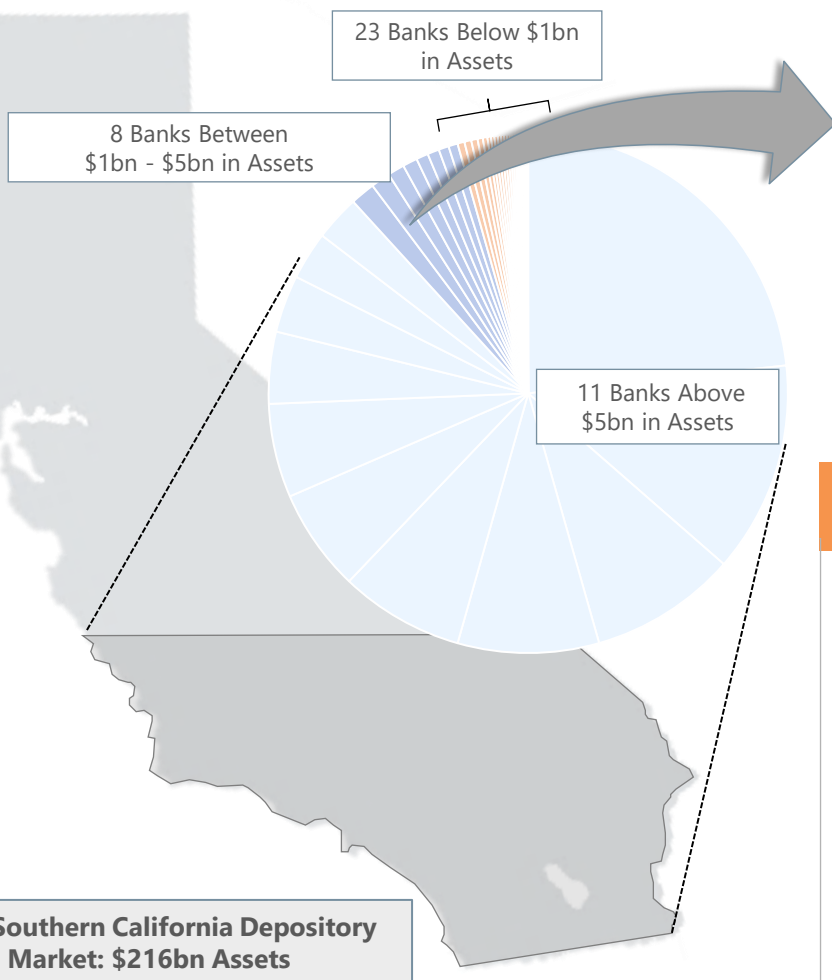
Source: SNL Financial. Employment Development Department of California.

Note: Relative size of MSAs in areas with more than 2,000 target clients.

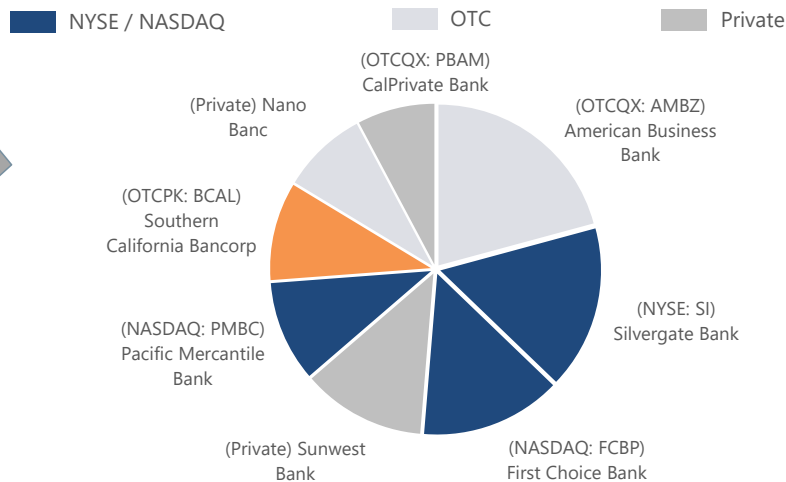
(1) Southern California area defined as a combination of Imperial, Los Angeles, Orange, Riverside, San Bernardino, and San Diego counties.

MAINSTREAM SOCIAL OPPORTUNITY

MAINSTREAM SOCIAL COMMERCIAL BANKS BY ASSET SIZE (1)



SOCIAL COMMERCIAL BANKS BETWEEN \$1BN - \$5BN (1)(2)



SOCIAL COMMERCIAL BANKS BETWEEN \$1BN - \$5BN DEPOSITORY MARKET: \$16.0BN ASSETS

- Consolidation in SoCal has created a "barbell effect" in the community banking landscape, with few banks independently operating between \$1bn - \$5bn
- The past three years have seen a further decrease in the number of independent SoCal banks between \$1bn - \$5bn:
 - PacWest Bancorp completed its acquisition of CU Bancorp (\$3.0 bn in assets)
 - Pacific Premier Bancorp completed its acquisition of Grandpoint Capital (\$3.1bn in assets)
 - Citizens Business Bank completed its acquisition of Community Bank (\$3.7bn in assets)
 - First Foundation Inc. completed its acquisition of Premier Business Bank, growing past the asset parameters
 - Enterprise Financial Services Corp. announced it will acquire Seacoast Commerce Banc Holdings (\$1.3bn in assets)
- With 8 institutions between \$1bn - \$5bn in Southern California, only two are traded on major exchanges (NYSE: SI & NASDAQ: PMBC) and only one is headquartered in the city of Los Angeles (OTCQX: AMBZ)

Source: SNL Financial. Financial data as of Q3'2020 or the most recent quarter available.

(1) Southern California includes Los Angeles, Orange, San Bernardino, Riverside, San Diego, and Imperial counties.

(2) "Mainstream" banks exclude ethnic-focused banks.

IV. THE FUTURE OF SOUTHERN CALIFORNIA BANCORP

A PLATFORM FOR GROWTH

Key Takeaways:

- Southern California Bancorp has many desirable characteristics that will give it a competitive edge when executing its growth strategy, ultimately benefitting all the Company's constituents

DESIRABLE BANK CHARACTERISTICS

BCAL'S COMPETITIVE ADVANTAGE

- Strategic locations in major metro areas across Southern California with an large potential customer base of small and mid-sized businesses



- The Company currently focuses on core metropolitan areas in Southern California where over 90% of businesses in its service area are small to mid-sized businesses



- Defined standard in community banking through a high-touch relationship management team that offers a better banking experience for small and mid-sized businesses



- Focused, fast and efficient interactions with real bankers who are empowered to make decisions, providing flexible and innovative solutions tailored to customers' needs



- Organized and well-oiled community bank with strong balance sheet metrics



- The Company's balance sheet is, and has been, very strong by nearly every metric including capitalization, NPAs, NIM, ROAA, and asset growth



- Expertise in, and focus on, business banking with strong credit culture that maintains solid asset quality



- BCAL's seasoned management team has proven its ability to execute growth plans; most recently, it provided \$558 million in pandemic loans to local businesses



THE FUTURE OF SOUTHERN CALIFORNIA BANCORP

Strategic Plan

- Southern California Bancorp has hired seasoned banking executive David Rainer and is recruiting additional new executives and select established independent board members to continue to attract and retain some of the top producing talent and leadership (i.e. business development officers, etc.) in Southern California
- With a larger, deeply experienced management team, the Company will be better positioned to build its Southern California banking franchise
- The additions at the executive and board level will combine the efforts, vision, and expertise of distinguished executives to continue growing the BCAL franchise, through:
 - Expanding the Company's geographic footprint into new markets through new executive hires in areas such as Downtown Los Angeles, Encino, and Westlake / Thousand Oaks
 - Prioritizing underdeveloped BCAL markets, such as West Los Angeles, and focusing on growing the existing markets of Orange and Irvine
 - Incorporating new technology, with a new core processing platform that will accommodate the growth and innovation envisioned by the Company

Significant Bank Experience

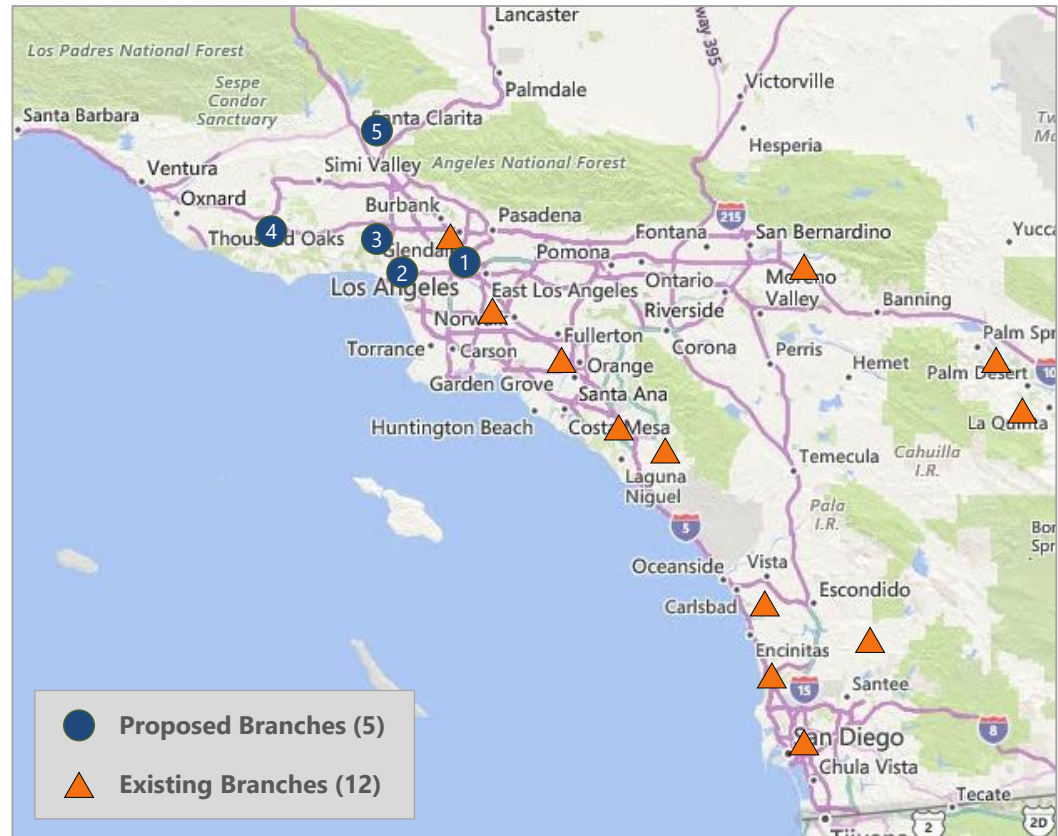
- **David Rainer, a recognized Southern California banking executive, brings 40 years of banking experience to complement an already successful Bank of Southern California executive team; his experience includes:**
 - Former Chairman, CEO and Director of California United Bank and CU Bancorp (NASDAQ: CUNB), from 2005 to its sale to PacWest Bancorp ("NASDAQ: PACW") for 2.72x TBV
 - Former California State President for US Bank, responsible for commercial banking operations in the Western U.S.
 - Former CEO & Director of Santa Monica Bank (Western Bancorp)
 - Former President and CEO of California United Bank (not related to CUNB) – exited at 2.16x TBV
 - Served two three-year terms on the Board of Directors of the Federal Reserve Board of San Francisco, Los Angeles Branch
 - Awarded Ernst & Young Entrepreneur of the Year and City of Hope Man of the Year
 - Member of the Price Board of Councilors at the USC Price School of Public Policy and former Director of the Boys and Girls Club of the West Valley, Inner City Arts and Junior Achievement and the LA Urban League

PROPOSED GEOGRAPHIC FOOTPRINT

Key Takeaways:

- Southern California Bancorp plans to expand its presence across Los Angeles and Orange counties, particularly in West Los Angeles, which is currently an underdeveloped part of BCAL's footprint
- BCAL's footprint would be expanded by establishing locations in Downtown Los Angeles, West Los Angeles, Encino, Santa Clarita, and Westlake or Thousand Oaks, staffed with top-flight bankers

| Legend Key | City |
|------------|--------------------------|
| 1 | Los Angeles (Downtown) |
| 2 | Los Angeles (West) |
| 3 | Encino |
| 4 | Westlake / Thousand Oaks |
| 5 | Santa Clarita |
| ▲ | Irvine |
| ▲ | Orange |
| ▲ | Del Mar |
| ▲ | Rancho Santa Margarita |
| ▲ | Rancho Mirage |
| ▲ | Glendale |
| ▲ | La Quinta |
| ▲ | Carlsbad |
| ▲ | San Diego |
| ▲ | Ramona |
| ▲ | Redlands |
| ▲ | Santa Fe Springs |



OUR VISION FOR A PREMIERE BANKING FRANCHISE

Strong Leadership

- **Strong leadership with deep roots in the community**
 - Experienced teams living and working in their respective Southern California communities
 - Bank Advisory boards composed of local business and civic leaders
 - BCAL team actively involved with local nonprofits, strengthening ties to customers and community
 - Reputation and credibility of leadership has the ability to attract top talent in the market

Fortress Like Balance Sheet

- **Attractive core funding base complemented with pristine asset quality**
 - Target noninterest-bearing deposit composition to equal 50% of total deposits
 - Under the current management team, NPAs represent 7bps of total assets
 - Lowest cost of deposits vs peers and proven ability to grow business banking deposits

Business Banking Focus

- **Customer base is small to medium sized-businesses in Southern California**
 - C&I and owner occupied commercial real estate targeted to be 30% of loans
 - Loan composition reflects Southern California marketplace, with no concentrations
 - Customers distributed among relationship managers throughout all commercial offices
 - High touch customer service draws new relationships from larger banks
 - Most new business results from “warm leads” provided by referrals
 - Strength of people and caliber of talent will bring in high caliber business

Strategic Commercial Offices

- **Strategic locations in commercial markets with enormous potential customer base**
 - Footprint in all Southern California counties: Los Angeles, Orange, San Diego, Riverside, San Bernardino and Ventura
 - Commercial offices will offer a full array of banking services, easy freeway access, good visibility and efficient operations
 - Commercial offices with average deposits of \$200+ million

BENEFITS TO ALL STAKEHOLDERS

Shareholders

- Relevancy of a Southern California “Pure Play” business banking platform
- Financially compelling projections
- Enhanced trading liquidity with larger future market capitalization
- Broadened investor base
- Attractive market conditions: Southern California offers an unparalleled opportunity for middle-market business banks
- Management team with an established track record of strong organic results that has succeeded throughout all economic cycles

Customers

- Shared high standard for the quality of customer service
- Current banking climate driven by mishaps of money center banks due to COVID pandemic creates measurable opportunities for independent banks to acquire customers
- Larger lending base allows customers to grow with us
- Broader, more sophisticated cash management offerings

Employees

- Partnership approach to create the “best-in-class” group of banking professionals for the management team
- Ability to attract top banking talent in Southern California
- New opportunities for employees with growing franchise

Community

- Southern California’s diverse community base provides the Company with an opportunity to become a trusted community member by strengthening local neighborhoods
- Employees are tied into the communities we serve through volunteering and serving on the boards of local nonprofits and community organizations

NEW EXECUTIVE BIOS

David Rainer

Executive Chairman:

- Mr. Rainer is the former Chairman and CEO of California United Bank, a community bank he founded and grew to more than \$3 billion in assets, with core NIB deposits over 50% at the time of sale. He has 40 years of banking experience in executive positions at both national and community banks, including U.S. Bank. Mr. Rainer served two three-year terms on the Board of Directors of the San Francisco Federal Reserve Bank, Los Angeles Branch.

Rich Hernandez

Chief Banking Officer:

- Mr. Hernandez was previously with PacWest Bancorp, serving most recently as a Regional President and prior to that as EVP of Commercial Banking. Before that, from 2005 to 2017 he was the EVP of Commercial Banking at California United Bank. He has also held commercial banking positions at US Bank and Santa Monica Bank / Western Pacific. Mr. Hernandez is active in community organizations that support programs for youth, including Casa Pacifica and the Boys & Girls Club of Las Virgenes. He is a member of the Board of Directors of North Ranch Country Club.

Anne Williams

Chief Credit Officer:

- Ms. Williams served as EVP and Chief Credit Officer of California United Bank (CUB) from 2005 to 2017, and Chief Operating Officer and Director from 2008 and 2009, respectively, to 2017. She has served as Secretary of Valley Economic Development Center, Inc. since May 2, 2016. She has extensive prior banking experience at institutions such as U.S. Bank, Pacific Century Bank, Security Pacific, and Boston Five Cents Savings Bank. Additionally, she is a former board member of the Los Angeles Local Development Corporation and the California Economic Development Lending Initiative and served on the Park Advisory Board for the Pan Pacific Recreation Complex, the largest city park in Los Angeles and is a founding board member of People+Plus, a Red Cross auxiliary.

V. CONTACT INFORMATION

CONTACT INFORMATION



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