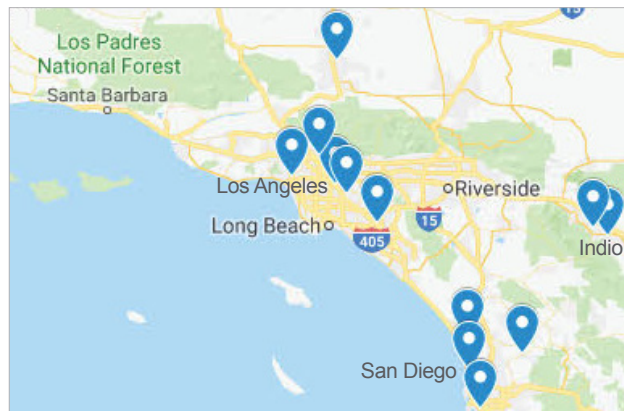


# Q4 2018 FACT SHEET

BANK OF SOUTHERN CALIFORNIA'S QUARTERLY PROFILE

## COMPANY OVERVIEW

A growing community business bank established in 2001, Bank of Southern California, 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 eleven branches in San Diego County, Los Angeles County, Orange County and the Coachella Valley in Riverside County, along with a production office in West Los Angeles. For more information, visit [www.banksocal.com](http://www.banksocal.com) or call (858) 847-4780.



## Q4 2018 RESULTS

Bank of Southern California reported quarterly net income of \$2,004,567 for the fourth quarter of 2018. For the year ended December 31, 2018, net income was \$5,258,008, compared to \$3,964,692 for the year ended December 31, 2017. Total assets at December 31, 2018, were \$768 million, up 60% from \$480 million at December 31, 2017. Results for the quarter and year ended December 31, 2018, include approximately \$0.5 million and \$2.1 million, respectively, in expenses related to the acquisition of Americas United Bank and other non-recurring expenses.

## Q4 FINANCIAL HIGHLIGHTS

Total Assets  
**\$768 M**

Total Equity  
**\$101 M**

Total Loans  
**\$635 M**

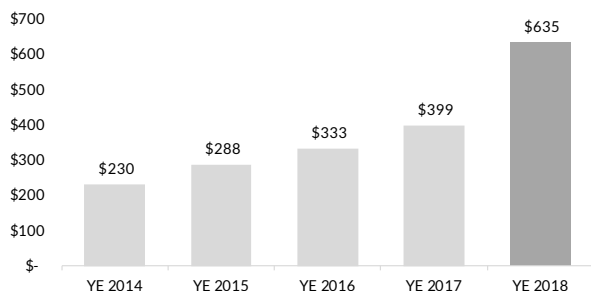
Q4 Net Income  
**\$2.0 M**

Total Deposits  
**\$628 M**

YTD Net Income  
**\$5.3 M**

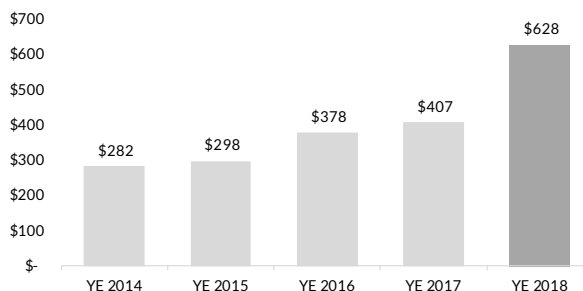
## TOTAL LOANS

(in millions)



## TOTAL DEPOSITS

(in millions)



## LENDING SOLUTIONS

Business Loans and Lines of Credit  
Commercial Real Estate Loans  
Construction Loans  
SBA Loans  
Letters of Credit  
Home Equity Lines of Credit  
Business and Personal Credit Cards

## DEPOSIT SOLUTIONS

Savings Accounts  
Checking Accounts  
Money Markets  
Certificates of Deposit  
Cash Management  
Consumer and Business Online Banking with Bill Pay  
Mobile Banking  
Remote Deposit Capture

## RECENT AWARDS AND ACCOLADES

The Findley Reports  
**Super Premier Performing**

Bauer Financial  
**Five-Star Superior Performance Rating**

U.S. SBA - San Diego District Office  
**#1 Lending Partner for Quantity of 7(a) Loans**

U.S. SBA - San Diego District Office  
**#2 Lending Partner for Volume of 7(a) Loans**

California Small Business Loan Guarantee Program  
**#1 Lending Partner by Dollar Volume**

U.S. Small Business Administration  
**Preferred SBA Lender**

San Diego Business Journal  
**2018 Best Places to Work**

San Diego Business Journal  
**Most Admired CEO**

## CUSTOMER TESTIMONIALS

"The staff is beyond amazing. Everyone goes above and beyond the required day to day tasks. I would follow the staff anywhere. The service is so far above that of any other institution. I LOVE my bank."

"I have been with Bank of Southern California for more than twenty years, and they are the best bank I have ever used. They are helpful, friendly and always go beyond the expected."

## COMPANY SNAPSHOT

OTC Pink: BCAL | Website: [www.banksocal.com](http://www.banksocal.com)

### SAN DIEGO COUNTY

Carlsbad | 3142 Tiger Run Court  
Suite 107 | (760) 599-7044

Del Mar | 12265 El Camino Real  
Suite 100 | (858) 847-4700

Downtown San Diego | 1620 5th Ave.  
Suite 120 | (619) 849-5741

Ramona | 1315 Main Street  
(760) 788-8788

### COACHELLA VALLEY

La Quinta | 47000 Washington  
(760) 771-0654

Rancho Mirage | 40101 Monterey Ave.  
Building H | (760) 834-6600

### LOS ANGELES COUNTY

Commerce | 6001 E. Washington Blvd.  
(323) 724-8801

Glendale | 801 N. Brand Blvd.  
Suite 180 | (818) 637-7000

Lancaster | 539 W. Lancaster Blvd.  
(661) 945-6955

Santa Fe Springs | 10400 S. Norwalk Blvd.  
(562) 758-9400

West LA | 11150 Santa Monica Blvd. Ste. 890  
(818) 637-7060 (Production Office)

### ORANGE COUNTY

Orange | 625 The City Drive South  
Suite 140 | (714) 352-7473