



Bank of San Francisco to Webcast Live at VirtualInvestorConferences.com September 22nd

Bank of San Francisco invites individual and institutional investors, as well as advisors and analysts, to attend real-time, interactive presentations on VirtualInvestorConferences.com

SAN FRANCISCO – **Sept. 20, 2022** – Bank of San Francisco (OTCQX: BSFO), a forward-thinking community bank serving businesses, nonprofits and individuals, today announced that Chief Executive Officer, Ed Obuchowski; President, Wendy Ross; Executive Vice President and Chief Financial Officer; Jennifer Corr, Executive Vice President and Commercial Banking Manager; Felix Miranda; and Vice President and Marketing Director, Leslie Katter, will present live at VirtualInvestorConferences.com on September 22, 2022.

DATE: September 22, 2022

TIME: 10:00 a.m. PDT (1:00 p.m. EDT)

LINK: <https://bit.ly/3oTs1LK>

This will be a live, interactive online event where investors are invited to ask the company questions in real time. If attendees are unable to join the event live on the day of the conference, an archived webcast will also be made available after the event.

It is recommended that investors pre-register and run the online system check to expedite participation and receive event updates.

Learn more about the event at www.virtualinvestorconferences.com.

Bank of San Francisco's June 30, 2022 Quarter-End Highlights:

- Loan growth of 15%, excluding Paycheck Protection Program (PPP) loans, from June 30, 2021; PPP loans decreased by \$111 million and non-PPP loans increased by \$63 million from June 30, 2021
- Total deposits grew to \$570 million; relationship-based deposits increased by \$66 million, or 12%
- Quarterly net income of \$1,731 thousand, including \$482 thousand in PPP loan fees and interest income
- Equity increased to \$59 million
- Book value per common share increased to \$28.20
- Return on average equity (ROAE) of 11.91% for the three months ended June 30, 2022
- Return on average assets (ROAA) of 1.14% for the three months ended June 30, 2022

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About Bank of San Francisco

Bank of San Francisco, headquartered in San Francisco, is a progressive community bank that reflects the best of San Francisco and Bay Area culture – flexible, entrepreneurial, and forward-thinking. We are a local bank, with significant ownership by members of the community, serving Bay Area businesses, nonprofits, individuals, and families. Bank of San Francisco delivers high-touch, personalized service with agility and accountability. Our team is as diverse as the community we serve, which allows us to understand our clients' unique needs and goals. We invite you to learn more about Bank of San Francisco and to join our family of successful, community-minded clients. For more information about Bank of San Francisco, please call us at (415) 744-6700, or visit us at www.bankofsf.com. Bank of San Francisco is a member of the FDIC and is an Equal Housing Lender.

Forward-Looking Statement

This press release contains certain forward-looking statements that involve risks and uncertainties, including statements relating to our anticipated growth. Forward-looking statements are those that are not statements of historical fact and may be identifiable by use of the words "believe," "expect," "intend," "anticipate," "plan," "estimate," "project," or similar expressions. These statements are based on current expectations, estimates and projections about Bank of San Francisco's business based, in part, on assumptions made by management. These statements are not guarantees of future performance and involve risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties may affect the operations, performance, development, growth projections, capital needs and results of Bank of San Francisco's business and include, but are not limited to, local and national economic conditions, interest rate movements, changes in the financial performance and/or condition of our loan and deposit clients, changes in the levels of performing and nonperforming assets and charge-offs, timely implementation by Bank of San Francisco of technology enhancements for its products and operating systems, the impact of competitive products, services and pricing, acts of war or terrorism, or natural disasters, such as earthquakes, clients' requirements and preferences, federal, state and local legislation and regulatory developments, the ability to retain or increase market share, retain or grow client relationships and control expenses, changes in regulatory or generally accepted accounting principles and other similar matters. Readers are cautioned not to place undue reliance on forward-looking statements, which are subject to influence by the foregoing risk factors and unanticipated future events. Actual results, accordingly, may differ materially from management expectations. Bank of San Francisco undertakes no obligation to update such forward-looking statements except as required by law.

About Virtual Investor Conferences®

Virtual Investor Conferences (VIC) is the leading proprietary investor conference series that provides an interactive forum for publicly traded companies to seamlessly present directly to investors.

Providing a real-time investor engagement solution, VIC is specifically designed to offer companies more efficient investor access. Replicating the components of an on-site investor conference, VIC offers companies enhanced capabilities to connect with investors, schedule targeted one-on-one meetings and enhance their presentations with dynamic video content. Accelerating the next level of investor engagement, Virtual Investor Conferences delivers leading investor communications to a global network of retail and institutional investors.

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