

CHINO COMMERCIAL BANCORP
SHAREHOLDER SUBSCRIPTION RIGHTS
INSTRUCTION SHEET FOR “STREET NAME” SHAREHOLDERS

This Instruction Sheet has been prepared to assist you as a “street name” shareholder of Chino Commercial Bancorp (the “Company”) in subscribing for shares of the Company’s common stock being offered pursuant to the terms and conditions set forth in the Company’s Offering Circular dated June 21, 2017 (the “Offering Circular”). The Offering Circular contains detailed information concerning the Company and the offering. **You should carefully review the Offering Circular before you subscribe for any shares.** Since your shares are held in “street name” and the record holder is your broker or other nominee, you will need to exercise your rights through your broker, and cannot do so directly with the Company.

As a beneficial owner of the Company’s common stock at the close of business on June 16, 2017, you are being given subscription rights entitling you to subscribe for up to a certain number of shares of the Company’s common stock, at a subscription price of \$15.00 per share. This number of shares comprises your “subscription rights.” **The subscription rights are not transferable. You will need to calculate this figure by taking the number of shares you owned on June 16, 2017, and dividing by four. If the resulting number contains a fraction, you will need to round down to the nearest whole number. If you have any questions concerning the number of shares you are entitled to purchase pursuant to these rights, please contact your broker.** The aggregate price for full exercise of your subscription rights will be this number of shares multiplied by \$15.00, the per share offering price.

If you exercise these subscription rights, you will also receive bonus shares equal to five percent (5%) of the number of shares purchased pursuant to such rights, for no additional consideration.

As a holder of subscription rights, you will also be given an "over-subscription privilege" which allows you to subscribe for additional shares offered on the same basis (i.e., with the bonus shares attached), subject to acceptance or rejection in our sole discretion. **Unlike the subscription rights, the over-subscription privilege does not entitle you to purchase any specific number of shares.** The Company reserves the right to allocate shares and to accept such subscriptions in its sole discretion, and to reject any such subscription, in whole or in part. For more information concerning the subscription rights and the over-subscription privilege, please refer to the Offering Circular.

IMPORTANT: Subscription rights granted to existing shareholders, as well as related over-subscription privileges, will expire, if not exercised, by 5:00 p.m., Pacific Time, on July 21, 2017, unless this date is extended. **In order to enable your broker to meet this deadline, you will need to get your materials as described below to your broker on or before July 18, 2017, or three business days before the rights expiration date. However, you may subscribe for shares after that date on a non-rights basis, but purchasers in the non-rights portion of the offering will not receive any bonus shares.**

The following outlines the procedures you should follow if you wish to exercise your subscription rights and over-subscription privileges. If you still have any questions or need help for any reason after reading these instructions, please contact either your broker or one of the following persons at the Company: Dann H. Bowman, President and Chief Executive Officer or Melinda M. Milincu, Chief Financial Officer, at (909) 393-8880 or mmilincu@chinocommercialbank.com. If you would like additional copies of any of the offering materials, you may download them from the Company’s website. Go to www.chinocommercialbank.com, click on the “Investor Relations” tab, then on “Stock Offering,” and then “Street Name Shareholders.”

1. EXERCISING YOUR SUBSCRIPTION RIGHTS

To exercise your subscription rights, you will first have to calculate the maximum number of shares you are entitled to purchase pursuant to your rights by taking the number of shares you owned on June 16, 2017 and dividing by four. If the resulting number contains a fraction, you will need to round down to the nearest whole number. If you have any questions concerning the number of shares you are entitled to purchase pursuant to these rights, please contact your broker. Next, put the number of shares you want to purchase pursuant to your rights, up to and including this full amount, in the “Number of Shares” column in the “Subscription Rights” line item in the table at

the bottom of your Shareholder Subscription Rights Agreement (“Agreement”). Finally, multiply that number by \$15.00, and put the resulting payment amount for your rights exercise on that line in the “Payment” column on the right. **If you are not also exercising your over-subscription privilege, this will be the end of your payment calculation.**

2. EXERCISING YOUR OVER-SUBSCRIPTION PRIVILEGE

To exercise your oversubscription privilege, put the number of shares you would like to purchase **in addition to** your rights shares in the “Number of Shares” column in the “Over-subscription Privilege” line item in the same table, multiply it by \$15.00, and put the payment amount for your rights exercise on that line in the “Payment” column on the right. Then add the two “Payment” amounts together to get the total payment amount for the “Total Subscription” line item in the table. To double check your calculation, you can add the two “Number of Shares” amounts to get the number of shares for the Total Subscription line item, then multiply that by \$15.00. You should get the same total payment amount you got from adding together the two payment amounts in the far right column.

Note: The table contains two additional line items that are designed to let you know how many shares you will actually receive including your “bonus” shares. These are optional and intended for your information only. Please note that if you are exercising only your rights, then the amount of bonus shares and total shares will be certain. If you are also exercising your over-subscription privilege, then these amounts will not be known and would be based on the assumption that your full subscription will be accepted.

3. COMPLETING AND SUBMITTING YOUR FORMS

Finally, you need to sign your Agreement and the “Beneficial Owner Election Form,” both of which should contain the total subscription amounts and payment amounts. Once both forms are completed and signed, you then need to **send both forms, accompanied by payment in full for the shares subscribed for and your completed W-9 form, to your broker on or before July 18, 2017.** Payment instructions are set forth on the Beneficial Owner Election Form. If you are sending your Agreement by mail, we recommend that you do so by registered mail, properly insured, with return receipt requested. **Please be sure to make a copy of your completed Agreement for your records before you send it in.** If you are unable to make a copy for any reason, please contact your broker. The Company will not receive individual subscription applications from the broker so will not be able to send you a copy of your completed form.

REMEMBER: YOUR COMPLETED AND SIGNED AGREEMENT AND PAYMENT MUST BE RECEIVED BY YOUR BROKER BY 5:00 P.M., PACIFIC TIME, ON JULY 18, 2017 (UNLESS THE RIGHTS EXPIRATION DATE OF JULY 21, 2017 IS EXTENDED BY THE COMPANY), OR YOU WILL BE DEEMED TO HAVE WAIVED YOUR SUBSCRIPTION RIGHTS AND YOUR OVER-SUBSCRIPTION PRIVILEGE.

4. PARTICIPATING IN THE NON-RIGHTS PORTION OF THE OFFERING

If you miss the deadline for participating in the rights offering and you would like to purchase shares on a non-rights basis, please contact your broker or Dann H. Bowman, President and Chief Executive Officer or Melinda M. Milincu, Chief Financial Officer, of Chino Commercial Bancorp at (909) 393 8880 or mmilincu@chinocommercialbank.com for a subscription agreement for non-rights subscribers, or download a subscription agreement from our website. Go to www.chinocommercialbank.com, click on “Investor Relations,” then “Stock Offering” and then “New Investors (Non-Shareholders).”