

CHINO COMMERCIAL BANCORP
SHAREHOLDER SUBSCRIPTION RIGHTS
INSTRUCTION SHEET

This Instruction Sheet has been prepared to assist you as a 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.**

As a shareholder of record 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,” and is set forth on the front side of your enclosed Shareholder Subscription Rights Agreement (“Agreement”). **The subscription rights are not transferable.** The aggregate price for full exercise of your subscription rights is also found on the front side of your Agreement. This price was arrived at by multiplying the number of shares shown as your subscription rights entitlement 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.** We reserve the right to allocate shares and to accept such subscriptions in our 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 will expire, if not exercised, by 5:00 p.m., Pacific Time, on July 21, 2017, unless this date is extended. 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 privilege. If you still have any questions or need help for any reason after reading these instructions, please contact 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 enclosed materials, you may download them from our website. Go to www.chinocommercialbank.com, click on the “Investor Relations” tab, then on “Stock Offering,” and then “Registered Shareholders.”

1. EXERCISING YOUR SUBSCRIPTION RIGHTS

To exercise your subscription rights, look at “Subscription Rights Entitlement” figure in the “Number of Shares” column the table on the bottom of your Agreement. If you lose your form and need to calculate this figure yourself, just take the number of shares you owned as of June 16, 2017, divide by four, and round down to the nearest whole number. 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. 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, and 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 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 AGREEMENT**

Finally, you need to sign the Agreement and send it to us in the self-addressed, postage pre-paid envelope, together with your payment for the total subscription amount **and your completed W-9 form**. Payment may only be made (a) by certified check, bank check, personal check or money order, payable to “Chino Commercial Bancorp Stock Offering Account” or (b) by wire transfer of funds to the “Chino Commercial Bancorp Stock Offering Account,” ABA No. 122243062, Account No. 1900141, Attention: Aaron Storm. The subscription price will be deemed to have been received by the Company only upon (i) clearance of any uncertified check; (ii) receipt by the Company of any certified check, cashier’s check or money order; or (iii) receipt of wired funds in the stock offering account designated above. If paying by uncertified personal check, please be aware that funds paid in this manner may take at least five business days to clear. Accordingly, **if you wish to pay the subscription price by means of uncertified personal check, we urge you to send in your subscription materials sufficiently in advance of July 21, 2017 to ensure that such payment is received and clears by that date. We also encourage you to consider paying by means of certified or cashier’s check, money order or wire transfer of funds.** If you are sending this 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 let us know by checking the appropriate box on the Agreement and we will mail you a copy of your signed Agreement with an acknowledgement of receipt.

REMEMBER: YOUR COMPLETED AND SIGNED AGREEMENT AND PAYMENT MUST BE RECEIVED BY THE COMPANY BY 5:00 P.M., PACIFIC TIME, ON JULY 21, 2017 (UNLESS EXTENDED), 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 wish to purchase shares on a non-rights basis, please contact Dann H. Bowman, President and Chief Executive Officer or Melinda M. Milincu, Chief Financial Officer, 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)”.