-- CHINO COMMERCIAL BANCORP

CHINO COMMERCIAL BANCORP ANNOUNCES 20% STOCK DIVIDEND

Chino California, May 21, 2021 – Chino Commercial Bancorp (OTC: CCBC) announced today that the Board of Directors has approved a 20% stock dividend. The dividend is issuable on or about July 6, 2021 to shareholders of record as of June 17, 2021. The dividend will increase the number of outstanding shares of the Company by approximately 446,161 bringing the total shares outstanding to approximately 2,676.969. This will be the Company's sixth stock dividend since inception in 2000.

Commenting on the corporate action, Dann H. Bowman, President and CEO, stated, "The Board of Directors is very pleased with the Bank's financial performance, and has approved this stock dividend in recognition of our many loyal and dedicated shareholders."

Chino Commercial Bancorp is the parent company of Chino Commercial Bank, which operates four full service bank branches in Chino, Ontario, Rancho Cucamonga, and Upland.

Forward-Looking Statements

The statements contained in this press release that are not historical facts are forward-looking statements based on management's current expectations and beliefs concerning future developments and their potential effects on the Company. Readers are cautioned not to unduly rely on forward-looking statements. Actual results may differ from those projected. These forward-looking statements involve risks and uncertainties including but not limited to the health of the national and California economies, the Company's ability to attract and retain skilled employees, customers' service expectations, the Company's ability to successfully deploy new technology and gain efficiencies there from, changes in interest rates, loan portfolio performance, and other factors.

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