

Security California Announces Preliminary Approval for Participation in the U.S. Treasury Capital Purchase Program

Security California Bancorp (OTCBB: SCAF.OB), the holding company for Security Bank of California, announced that it received preliminary approval to participate in the U.S. Department of Treasury's Capital Purchase Program, on November 12, 2008. Through its participation in this program, the U.S. Treasury will invest up to \$6,815,000 in senior preferred shares of Security California Bancorp and receive warrants on standardized terms as described in program's term sheet for non public banks, available at the U.S. Treasury website.

According to the U.S. Treasury Department, the program is designed to attract broad participation from healthy institutions in order to increase confidence in banks as well as the confidence of healthy banks.

"Although we currently exceed the regulatory capital ratio requirements for a well capitalized institution, we feel that this new capital will make the bank stronger and enhance our ability to continue to meet the needs of our marketplace", commented James A. Robinson, the Chairman and Chief Executive Officer of the bank and the bank holding company.

Capital Ratios	Well-Capitalized Regulatory Standards	9/30/08 Actual	9/30/08 with additional CPP Funds
Tier 1 Leverage	5%	16.5%	19.21%
Tier 1 Risk Based	6%	15.7%	18.63%
Total Risk Based	10%	16.8%	19.71%

Security Bank of California

Forward Looking Statement Disclaimer -

General Form This release may contain forward-looking statements that are subject to risks and uncertainties. Such risks and uncertainties may include but are not necessarily limited to fluctuations in interest rates, inflation, government regulations and general economic conditions, and competition within the business areas in which the Bank is conducting its operations, including the real estate market in California and other factors beyond the Bank's control. Such risks and uncertainties could cause results for subsequent interim periods or for the entire year to differ materially from those indicated. Readers should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. The Bank undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.