

RBB Bancorp and Royal Business Bank Announces Receiving a Kroll Bond Rating and becoming a Certified Community Development Financial Institution:

Los Angeles, California: March 7, 2016 RBB Bancorp (Company) and Royal Business Bank (Bank) its banking subsidiary announces the receipt of a Kroll Bond Rating. The Bancorp received a BBB+ for senior unsecured debt, BBB for unsecured sub-debt and K2 for short-term debt. The Bank received an A- for senior unsecured debt, A- for deposits and K2 for short-term debt. The outlook is stable. All ratings are considered investment grade. In addition, to the Kroll bond rating, the Bank became a certified Community Development Financial Institution (CDFI) in mid- February.

Mr. Louis Chang, Chairman of the Board for RBB Bancorp stated "receiving the Kroll rating is the first step in the Company's balance sheet management program. Ultimately the Company will issue debt that will be used to support the operations of the Bank."

Mr. Alan Thian, President of both RBB Bancorp and Royal Business Bank stated "becoming a CDFI is very important to the Bank. It gives us the opportunity to raise funds from the government that can be used to assist our community through loans." Mr. Thian continued to state "under Mr. Chang's and the board of director's leadership the Company has grown to more than \$1.4 billion in a little over 8 years and is one of the few community banks to be considered a CDFI or have a Kroll rating.

RBB Bancorp is a Bank Holding Company. It owns Royal Business Bank, which provides business banking services to the Chinese-American communities in Los Angeles County, Orange County, Ventura County and in Las Vegas, including remote deposit, mobile deposit, E-banking, commercial and investor real estate loans, business loans and lines of credit, SBA 7A and 504 loans, mortgage loans, trade finance and a full range of depository accounts. It also owns RBB Asset Management Company which was formed to hold and manage problem assets acquired in business combinations. Its executive office is located at 660 S. Figueroa Street, Suite 1888, Los Angeles, California 90017.

FORWARD LOOKING STATEMENTS

Statements concerning future performance, developments or events, expectations for growth and income forecasts, and any other guidance on future periods, constitute forward-looking statements that are subject to a number of risks and uncertainties. Actual results may differ materially from stated expectations. Specific factors include, but are not limited to, loan production, balance sheet management, expanded net interest margin, the ability to control costs and expenses, interest rate changes and financial policies of the United States government (including the Small Business Administration), and general economic conditions. The Bank disclaims any obligation to update any such factors or to publicly announce the results of any revisions to any forward-looking statements contained herein to reflect future events or developments.

Contact:

Alan Thian, President and CEO
626-307-7588