

March 30, 2020

Dear Shareholder,

We are very pleased to provide you with a copy of the Company's Annual Report for 2019. As you will read, the Bank had an excellent year, achieving record net earnings of \$2.6 million, or \$1.14 per diluted share. This level of earnings represents a return on average equity 11% for the year. In addition to the outstanding earnings, the Bank also had no credit losses during the year and no delinquent loans at year-end.

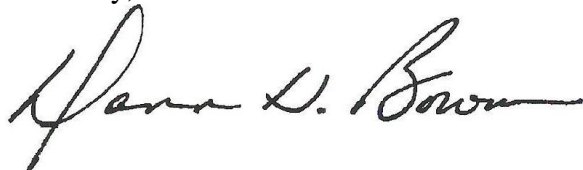
In 2019 the Bank was again recognized by the Findley Reports on Financial Institutions by receiving Findley's highest rating of "**Super Premier Performing Bank**" for its financial performance. The Bank was also included in the American Bankers Association list of "**Top 200 Community Banks**". And finally, Bauer Financial again, gave Chino Commercial Bank its highest rating of "**5 Stars**" for financial performance and stability.

Unfortunately, due to the outbreak of the Corona Virus and restrictions on public gatherings, we are unable to hold our annual shareholders meeting in person, as in the past. This year's annual shareholder meeting will be held virtually, or online. Instructions for logging on to the virtual meeting are contained in the enclosed Proxy Statement, and on the Proxy Card. Please note that registration to vote at the meeting must be completed by May 4th, 2020, or two days before the event. If you do not register to vote by this date, you may still attend the virtual meeting, however, you will not be able to vote your shares at that time.

Also included in this package is a copy of the Bank's Proxy Statement for the annual Shareholders Meeting, which describes the two items to be voted on at the upcoming virtual meeting, namely: (1) the election of the Board of Directors, and (2) ratification of the appointment of the Independent Auditors. The Board of Directors is also soliciting your proxy to vote on your behalf, and a voting card is included for that purpose, or you may vote your shares online, or by phone.

On behalf of your Board of Directors and the management team, I would like to thank you again for your continued support. Together we are working to build a strong, locally owned financial institution, which will be a benefit to the customers, shareholders and the community. If you have any questions regarding this information, or if I can be of service in any way, please feel free to call me.

Sincerely,

A handwritten signature in black ink, appearing to read "Dann H. Bowman". The signature is fluid and cursive, with a long horizontal stroke at the end.

Dann H. Bowman
President and Chief Executive Officer