



April 15, 2022

Dear Shareholder,

We are very pleased to provide you with a copy of the Company's Annual Report for 2021. As you will read, the Bank had an excellent year, achieving record net earnings of \$3.1million, or \$1.17 per diluted share, as compared with \$2.6 million, or \$0.98 per share for the previous year. This level of earnings represents an 11.70% return on average equity. In addition to the outstanding earnings, the Bank also had no loan losses during the year and no delinquent loans at year-end.

In 2021 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**" during 2021; and the Bank also received Bauer financials highest rating of "**Five Star**" for its financial performance and stability.

In this package you will find an invitation to the 23rd Annual Meeting of the Shareholders, begin held on May 26, 2022. Following two years of blackouts from the pandemic, we are excited to be meeting in person again. This year's shareholder meeting will be held at the Bank's headquarters in Chino. Because of space limitations, we will not be serving dinner, however, we will have drinks and hors d'oeuvres on hand.

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 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.

We hope you will be able to join us for the shareholder meeting. If you are planning to attend, please RSVP to: (909) 755-2000 or by email to: Investors@ChinoCommercialBank.com.

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 that reads "Dann H. Bowman".

Dann H. Bowman
President and Chief Executive Officer