

 **CHINO COMMERCIAL
BANCORP**

April 23, 2024

Dear Shareholder,

We are very pleased to provide you with a copy of the Company's Annual Report for 2023. As you will read, the Company had an excellent year, achieving record net earnings of \$4.9 million, or \$1.54 per diluted share, as compared with \$4.7 million, or \$1.47 per share for the previous year. This level of earnings represents a 14.2% return on average equity. In addition to the outstanding earnings in 2023, the Bank also had no loan losses for the year, and had only one delinquent loan at year-end.

In 2023 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 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 25rd Annual Meeting of the Shareholders, begin held on May 23, 2024. This year's shareholder meeting will be held again at the Bank's headquarters in Chino. Because of space limitations, we will not be serving dinner, however, we will have drinks and hors de overs 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 annual shareholder meeting. If you are planning to attend, please RSVP to our Upland branch office at (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,



Dann H. Bowman
President and Chief Executive Officer