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COMMUNITY WEST BANK INVESTS \$500,000 IN HOUSING TRUST FUND OF SANTA BARBARA COUNTY TO SUPPORT WORKFORCE HOMEBUYER PROGRAM

FRESNO, CALIFORNIA – March 11, 2025 – James J. Kim, President and CEO of Community West Bank (Bank), announced a \$500,000 Equity Equivalent Investment (EQ2) in the Housing Trust Fund of Santa Barbara County. This investment will support its Workforce Homebuyer Program, which provides down payment assistance loans for low- to middle-income homebuyers.

The Workforce Homebuyer Program helps qualified homebuyers secure conventional financing by providing down payment assistance, reducing financial barriers to homeownership and lowering acquisition and carrying costs.

Community West Bank's EQ2 investment strengthens the capital structure of community development financial institutions (CDFIs) like the Housing Trust Fund of Santa Barbara County, enabling them to expand lending and investment in economically disadvantaged communities.

"We are pleased to partner with Community West Bank," said Jennifer McGovern, President and CEO of the Housing Trust Fund of Santa Barbara County. "This investment will further help working families and individuals achieve homeownership, providing stability that strengthens both families and neighborhoods."

"Community West Bank is proud to collaborate with the Housing Trust Fund of Santa Barbara County to support its mission of expanding affordable housing opportunities and helping local families achieve the dream of homeownership," said Kim. "We are deeply committed to this region, which is home to our Bank, our employees and the communities we serve."

About Community West Bank and Bancshares

Community West Bancshares ("Company") (NASDAQ: CWBC) and its wholly owned subsidiary, Community West Bank ("Bank"), are headquartered in Fresno, California. The Company was established in 1979 with the vision to help businesses and communities by exceeding expectations at every opportunity, and opened its first Banking Center in January 1980. Today, the Bank operates full-service Banking Centers throughout Central California and maintains a variety of departments supporting Commercial Lending, Agribusiness, SBA, Residential Construction and Mortgage, Manufactured Housing, Private Banking and Cash Management.

Members of the Company and Bank Board of Directors are: Daniel J. Doyle (Chairman), Robert H. Bartlein (Vice Chairman), James J. Kim (CEO of the Company and President and CEO of the Bank), Martin E. Plourd (President of the Company), Suzanne M. Chadwick, Daniel N. Cunningham, Tom L. Dobyys, F.T. "Tommy" Elliott IV, Robert J. Flautt, James W. Lokey, Andriana D. Majarian, Steven D. McDonald, Dorothea D. Silva, William S. Smittcamp and Kirk B. Stovesand. Louis C. McMurray is Director Emeritus.

More information about Community West Bancshares and Community West Bank can be found at www.communitywestbank.com. Also, follow the Company on LinkedIn, X and Facebook.

About Housing Trust of Santa Barbara County

The Housing Trust Fund of Santa Barbara County (HTF) is a nonprofit financing initiative with the mission of expanding affordable housing opportunities for low- to middle-income residents and workers of Santa Barbara County, California. Our geographical service area includes the entire County of Santa Barbara, California, including the urban cities and unincorporated rural areas. HTF helps maintain the socio-economic fabric of Santa Barbara County by addressing the fundamental building block of healthy communities – housing that is affordable to local workers and residents.

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