

Transforming

the way you think about Banking



Founded & Built by Entrepreneurs For Entrepreneurs



CBC is recognized as a BauerFinancial, Inc. "Five-Star Superior Bank" for its financial strength and stability. It was founded by entrepreneurial business owners and led by a team of talented bankers who operate with an owner's mindset.



Private Banks 2

offices
in key
business
centers
throughout
Southern California

in 2016

ACQUIRING

Community Bank of the Bay

in a deal that will be finalized by end of 2024

Assets will grow to \$3.5B

and extend CBC's reach to more business centers across CA



Payments Division

VCI and ACHWorks are wholly owned subsidiaries of CBC



282,000,000 transactions annually



35,217 with payment processing to help their businesses merchants grow

VCI & ACHWorks

A C H p a y m e n t s

processing platforms

NEW TECHNOLOGY PLATFORM



one of the first payments platforms on the Microsoft Azure Cloud

Creating a True California Community Bank

By merging with Community Bank of the Bank, we're creating a premier, community-focused California business bank.

Together, we will:

- Complement each others resources
- Expand geographical locations
- Increase value for clients in each region
- Open the door to more growth
- Empower our employees
- Increase support to underserved communities
- Drive efficiencies
- Launch new financial technologies

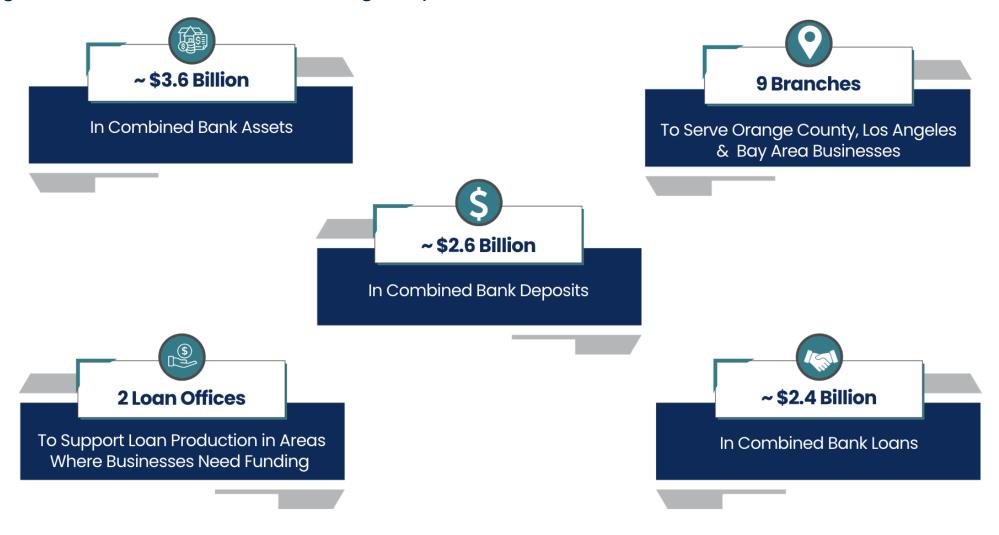






Overview of Combined Banks

We will serve the Southern California and Bay Area business communities as one of the largest and most stable banks among our peers.









We're Creating a True Commercial Bank of California