



2025 CCBN ANNUAL CONFERENCE:
PRESIDENT/CEO PANEL

NOVEMBER 4, 2025

Five Star Bank was founded in 1999 by a group of local entrepreneurs who wanted to create the kind of *personalized banking services* they desired themselves – services provided by industry experts who were committed to partnerships grounded in shared vision and goals.

TOTAL ASSET SIZE
\$4.4 BILLION

NASDAQ
FSBC

BAUER FINANCIAL
5 STARS (OUT OF 5)

FINDLEY REPORT
SUPER PREMIER PERFORMING BANK

IDC
SUPERIOR RATING

CRA RATING
SATISFACTORY



2024 S&P GLOBAL MARKET INTELLIGENCE
TOP 3 BEST-PERFORMING COMMUNITY BANKS
RANKED 3rd IN THE NATION WITH \$3B - \$10B IN ASSETS



2024 RAYMOND JAMES COMMUNITY BANKERS CUP
RANKED IN TOP 10% OF COMMUNITY BANKS IN THE NATION



2024 PIPER SANDLER’S SM-ALL STARS

VERTICALS & REGIONS SERVED

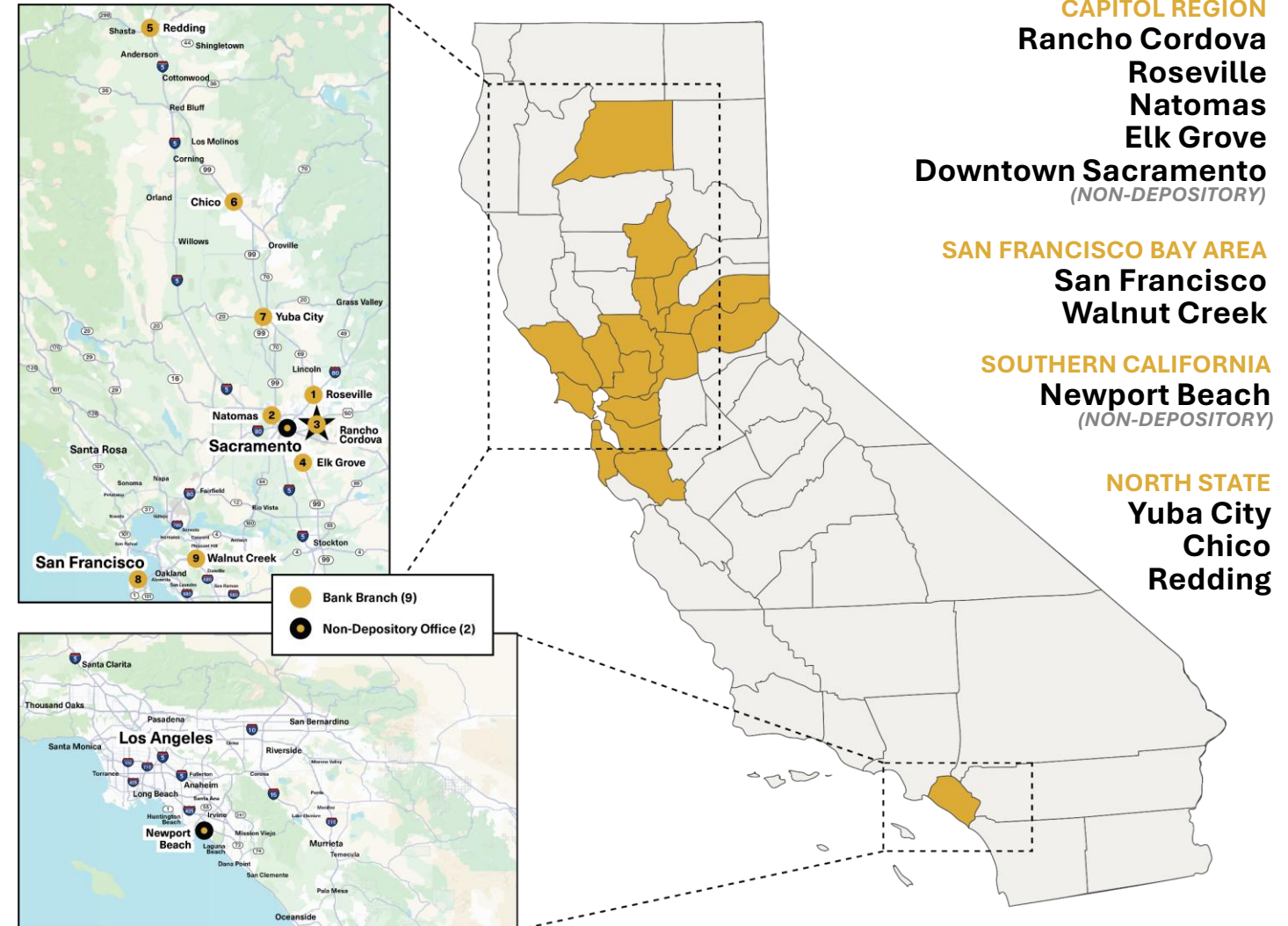
REGIONS SERVED

Five Star Bank serves clients through branch locations throughout California, including the Capital Region, North State, San Francisco Bay Area, and Southern California.

VERTICALS

- Private Enterprise (Businesses & Associations)
- Food, Agribusiness & Diversified Industries
- Commercial Real Estate & Construction
- Private Practice & Professional Services
- Venture Banking, Technology & Startup
- Manufactured Housing, RV & Self Storage
- Small Business Administration (“SBA”)
- Contractors & Manufacturers
- Faith-based Community
- Government
- Healthcare
- Non-profit

BRANCH LOCATIONS



PRESIDENT & CEO PROFILE



JAMES BECKWITH
President & CEO



ABOUT

With nearly 30 years of experience, Mr. Beckwith serves as our President and Chief Executive Officer and is a member of our board of directors. Mr. Beckwith joined Five Star Bank in 2003. He is deeply connected to the Sacramento community and has chaired several community-based organizations including the Sacramento Metro Chamber of Commerce, Valley Vision and KVIE (the local PBS affiliate). Mr. Beckwith is a past Chair of California Bankers Association. He is a Private Sector Director with Greater Sacramento Economic Council and a member of the Sacramento State University College of Business Advisory Council. In 2024, Mr. Beckwith was elected to the Board of Directors of the California Chamber of Commerce.

BACKGROUND

Mr. Beckwith previously served as Chief Financial Officer and Chief Operating Officer at National Bank of the Redwoods in Santa Rosa, California. He graduated from San Francisco State University with a Bachelor of Science in Business Administration with a concentration in Accounting. He is also a graduate of Pacific Coast Banking School at the University of Washington where he was class president.

RECOGNITION

In 2020, Mr. Beckwith was recognized by the Sacramento Metro Chamber of Commerce as the Businessman of the Year and was named among the Most Admired CEO's of 2020 by the Sacramento Business Journal. He was also recognized with a Vistage Leadership Award in 2021 and is the 2022 UCP Humanitarian of the Year. In 2024 and 2025, Mr. Beckwith was listed on the Sacramento Business Journal's Power 100 List.