



California Community Banking Network's Chief Credit Officers' Conference

JACK DALTON

Senior Vice President / Chief Credit Officer
Five Star Bank

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Featured Panelist



JACK DALTON

SVP / Chief Credit Officer

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EXPERIENCE & LEADERSHIP

- 46+ years of lending and banking experience
- 16 years with Five Star Bank
- Extensive leadership experience in credit administration and commercial lending
- Former Chief Credit Officer and Regional Credit Administrator with Stockmans Bank, PremierWest Bank, and Farm Credit System
- B.S. in Animal Science, California Polytechnic State University, San Luis Obispo
- Serves as a member of the Sutter Club's Finance Committee
- Owns and operates a cow-calf ranch in Galt, California

Industries & Regions Served

REGIONS SERVED

Five Star Bank serves clients throughout California, including the **North State, Capital Region, Central Valley, San Francisco Bay Area,** and the **Greater Los Angeles Metro Area.**

WHO WE SERVE

We bring specialized expertise across key sectors:

- Business Lending
- Venture Fund Capital Call Lines
- Manufacturing & Distribution
- Small Business Administration (SBA)
- Non-Profit
- Healthcare
- Practice & Professional Services
- Manufactured Housing, RV & Self Storage
- Commercial Real Estate & Construction
- Food, Agribusiness & Diversified Industries
- Faith Based Community
- Government
- Title & Escrow

OFFICE LOCATIONS

North State

- Chico
- Redding
- Yuba City

Capital Region

- Downtown Sacramento (Administrative)
- Elk Grove
- Natomas
- Rancho Cordova
- Roseville

Central Valley

- Lodi

San Francisco Bay Area

- San Francisco
- Walnut Creek

Southern California

- Newport Beach (Administrative)



Facts, Ratings & Rankings

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

\$5.0 Billion

● NASDAQ

FSBC

● BAUER FINANCIAL

5 Stars (out of 5)

● FINDLEY REPORT

Super Premier Performing Bank

● IDC

Superior Rating

● KBRA RATING

BBB+ (stable)

● CRA RATING

Satisfactory



2025 S&P GLOBAL MARKET INTELLIGENCE TOP 3 BEST-PERFORMING COMMUNITY BANKS

Ranked 3rd in the nation with \$3B - \$10B in assets



2025 PIPER SANDLER'S SM-ALL STARS



2025 RAYMOND JAMES COMMUNITY BANKERS CUP

Ranked in top 10% of community banks in the nation



SAN FRANCISCO BUSINESS TIMES BEST PLACES TO WORK

Ranked #1 among businesses who participated in the survey who have 25-49 employees in the San Francisco Bay Area

Thank you!
