



2025 Community Impact Report

Fulfilling Our Purpose Everyday

Letter from the CEO

Banking should do more than manage capital — it should move communities forward. That's where Commercial Bank of California comes in.

We are proud to be the largest Latino-owned bank in California and a certified Minority Depository Institution (MDI). We actively use that platform to expand opportunity and strengthen communities across the state. Our leadership reflects the diverse communities we serve, and that perspective shapes how we lend, invest and grow. We are dedicated to expanding access to capital, supporting entrepreneurs, and strengthening underserved markets across California — not as a side initiative, but as a core part of who we are.

In 2025, we continued to put that commitment into action. We expanded our impact through the Emergency Capital Investment Program, the California Green Fund, and deep partnerships with nonprofit organizations and local leaders — deploying capital where it creates measurable, lasting results. We also advanced financial literacy in our communities, workforce wellbeing, and community engagement, because lasting prosperity requires more than transactions, it requires consistency and trust.

That work begins with our leadership and trickles down throughout the entire company. Our board is composed entirely of entrepreneurs and business leaders rooted in the same communities we serve. Their insight keeps our strategy grounded, disciplined and focused on real-world outcomes. We pursue innovation not for its own sake, but to deliver smarter solutions that help clients build what we call “Life Wealth” — financial strength that supports families, businesses and future generations.

I am proud of the dedication our team demonstrates every day. Their leadership, volunteerism and service reflect our values of Loyalty, Leadership, Relationships and Innovation.

Thank you to our clients, partners, employees and community organizations for your trust and collaboration. Together, we continue proving that strong banking and strong communities grow hand in hand. We're proud to showcase our impact in our first annual Impact Report.



Sincerely,
Ash Patel

President, CEO & Chairman
Commercial Bank of California



Our Story

A bank built for entrepreneurs — and the communities they power

Commercial Bank of California began in 2003 with a simple belief: banking should help people build. Founded by business owners, CBC was created to support entrepreneurs and mission-driven organizations with the kind of financial partnership that makes growth possible.

Founded with Purpose

CBC started with leaders who knew firsthand what it means to take a risk, build a company, and rely on trusted partners along the way. That lived experience shaped the bank's mission from the beginning: help clients grow, protect their resources, and move forward with confidence.

“Entrepreneurs and community organizations are the lifeblood of every local economy.”

Built for Partnership — Not Transactions

When a bank truly supports the work of business owners and nonprofit leaders, the relationship becomes more than transactional. It becomes long-term. It becomes personal. It becomes partnership.

Clients often describe that difference in practical terms: responsiveness, speed, and the ability to get deals done. Many have secured financing through CBC that larger institutions could not — not because the opportunity wasn't real, but because the model wasn't built for it.

Innovation That Serves Real Outcomes

As CBC has grown, so has our commitment to building smarter solutions. We don't innovate for the sake of innovation. We innovate because our clients move fast — and their bank has to move with them.



“We don’t innovate for the sake of innovation. We innovate because our clients move fast.”

When we provide capital and financial tools to businesses and nonprofits, we help them grow and meet their needs. That growth strengthens the economic base of the community, supports innovation, and creates employment.

“When mission-driven leaders thrive, communities thrive.”

Our DNA

- Founded in 2003 by business owners
- Built for entrepreneurs + mission-driven organizations
- Known for speed, responsiveness, and relationship banking
- Driven by innovation that delivers real-world results
- Focused on building Life Wealth for clients and communities

Built to Serve California

- Largest Latino-owned bank in California; certified MDI
- Team members speak 10+ languages
- Headquartered in Irvine, serving clients statewide and beyond



Transforming the way you think about banking.



From Theory to Implementation

**“
Minority Depository In-
stitution (MDI):
A federally recognized
bank that is majority
owned and / or
led by minority
individuals—and plays
a vital role in expanding
access to capital and
financial services in
historically underserved
communities to help
close long-standing
wealth gaps.”**

Commercial Bank of California was founded upon the idea that we exist to deliver a level of service and partnership that today’s businesses and organizations rarely find in banking. That means moving quickly, thinking creatively, and investing continuously — in our people, our technology, and the relationships that help our partners operate with more clarity, confidence and control.

We are a full-service, FDIC-insured business bank headquartered in Irvine, California that supports organizations and communities across the state. We are recognized by BauerFinancial, Inc. as a “Four-Star Excellent Bank” for financial strength and provide the stability business owners count on — and the momentum they need to grow.

We are proud to be the largest Latino-owned bank in California and a certified Minority Depository Institution (MDI). We use that position to expand access to capital, strengthen local economies, and support the entrepreneurs and communities building California’s future.



Supporting Communities with Strength & Stability

- Assets: \$3.70 Billion
- Net Loans: \$2.73 Billion
- Net Income Increase YoY: 170.36%
- Total Capital: \$343.81 Million
- Tier 1 Leverage Ratio: 9.29%
- Tier 1 Risk-Based Capital Ratio: 11.41%
- Total Risk-Based Capital Ratio: 12.50%

Our Purpose: To promote Life Wealth.

Our Mission: To empower our team, clients and communities.

Our Vision: To transform the way you think about banking.

Our Values:

- Loyalty
- Leadership
- Relationships
- Innovation

Where We Focus Our Impact



Access to Capital for Californians



Small Business & Entrepreneur Support



Sustainability & Green Investment



Community Partnerships & Local Engagement



Financial Literacy & Education



Workforce & Life Skills Development



Digital Security & Fraud Prevention



Economic Inclusion & Generational Wealth

Our Impact at a Glance



Access to Capital for Californians

\$36M Total Community Reinvestment Act (CRA) investments

\$100M in Community Development loans



Sustainability & Green Investment

\$54.44M California Green Fund lending total at the end of 2025

36 Sustainability projects financed total at the end of 2025



Financial Literacy & Education

45 Financial literacy training sessions facilitated

Facilitated financial literacy training for all ages and stages of life



Digital Security & Fraud Prevention

100+ Fraud attempts identified and prevented

855 Accounts protected with enhanced security features



Small Business & Entrepreneur Support

\$60M in small business loans funded

\$415M in loans provided to underserved businesses



Community Partnerships & Local Engagement

\$250,000 Donations and sponsorships

800+ Community development service hours

75 Community organizations supported



Workforce & Life Skills Development

45 Programs and workshops facilitated



Economic Inclusion & Generational Wealth

\$634M Loans supported by ECIP capital

\$291M in loans funded in low-income communities



Access to Capital for the Businesses and Organizations That Drive California

Access to capital is one of the most powerful tools for economic growth. CBC supports entrepreneurs, small businesses, and nonprofit leaders with responsive lending, direct access to decision-makers, and the ability to move quickly—even in a higher-rate environment.

How We Deliver It

- Relationship-based commercial lending and lines of credit
- SBA lending and growth financing
- Nonprofit banking and financing solutions
- Faster execution with direct access to decision-makers
- Mission-aligned capital through programs like ECIP and CRA investments

\$100M in Community Development loans

\$60M in small business loans funded

88% of total lending aligned with ECIP mission

\$36M CRA investments

450 nonprofit clients served

“We stay active—because our clients can’t afford for their bank to pause.”

ECIP: Expanding Access to Capital Across California +

Turning long-term capital into measurable community outcomes.

The Emergency Capital Investment Program (ECIP) is a U.S. Treasury initiative created to strengthen mission-driven financial institutions that expand access to capital in underserved communities.

Community Bank of the Bay participated in ECIP as a certified Community Development Financial Institution (CDFI), receiving long-term capital designed to support responsible lending and economic inclusion. Following the merger, CBC adopted this program and continues to carry that mission forward—deploying ECIP-backed capital to support entrepreneurs, small businesses, nonprofits, and community organizations across California and nationwide.

In a higher-rate environment where many banks pulled back, CBC remained an active lender—helping clients access the funding and financial tools needed to move forward.

Impact at a Glance*

- ECIP Capital Supporting Lending: \$634M
- \$415M in lending to underserved businesses
- \$434M in lending to minority communities
- \$354M in lending to underserved communities
- \$291M in lending to urban low-income communities
- 88% of bank-wide lending aligned with ECIP mission





How ECIP Drives Impact at CBC

Expands Access to Capital

Supports responsible lending for entrepreneurs, job creators, and organizations serving critical community needs.

Strengthens Local Economies

Helps businesses grow, hire, and invest—creating ripple effects that extend beyond any single borrower.

Supports Mission-Driven Organizations

Provides nonprofit leaders and community institutions with a responsive financial partner and long-term support.

Builds Long-Term Opportunity

Advances economic inclusion and generational wealth by helping clients move from survival to stability to growth.

From Capital to Outcomes This is Impact in Action

ECIP reflects a shared commitment across both legacy institutions: using banking as a tool for economic inclusion. CBC continues this work with expanded scale, broader reach, and the same focus on outcomes.

“Access to capital is one of the most powerful tools for strengthening communities and expanding opportunity.”

Sustainability & Green Investment

Sustainability is not a trend—it's a long-term economic priority for California. Through the California Green Fund, CBC supports businesses and projects that reduce environmental impact while strengthening long-term financial performance.

How We Deliver It

- Financing for clean energy and energy efficiency projects
- Support for EV and clean transportation infrastructure
- Lending that helps businesses modernize and reduce operating costs
- Partnerships that expand access to sustainable investment statewide

“Smart sustainability investments strengthen businesses today—and communities for the future.”



\$54.44M Green Fund lending deployed*

36 sustainability projects financed*

Financing by Sector



Waste Reduction -
\$11.32M financed



Sustainably Managed -
\$1.19M financed



Clean Energy -
\$8.94M financed



Green Real Estate -
\$24.70M financed



Environmental Stewardship -
\$1.08M financed



Sustainable Food Systems -
\$7.21M financed



Community Partnerships That Build Long-Term Opportunity

CBC's impact goes beyond banking. We partner with nonprofit organizations, local leaders, and community institutions to strengthen economic opportunity through education, workforce readiness, and hands-on service.

How We Show Up

- Financial support through donations and sponsorships
- Volunteerism led by employees across the bank
- Partnerships supporting workforce readiness and life skills
- Long-term relationships with organizations rooted in community outcomes

\$250,000 donations & sponsorships

800+ community development service hours

75 community partners

45 work-force & life skills workshops facilitated

A Few of Our Community Partners



“Impact requires more than funding—it requires showing up.”

Education and Protection for the People Behind the Work

Financial knowledge builds confidence, and digital security protects progress. CBC supports clients and community partners with practical financial literacy and fraud prevention education—because today’s risks extend beyond the balance sheet.

What We Deliver

- Financial literacy programs for youth and adults
- Education for nonprofit leaders and business owners
- Fraud prevention and digital security training
- Tools and resources designed for real-world risk

45 financial literacy workshops facilitated

100+ fraud attempts identified & prevented

855 accounts protected with enhanced security features

Built to Serve California

- Verify payment changes
- Protect login credentials
- Train teams to spot phishing
- Support people of all ages through every life stage
- Educate business leaders on protecting their financial assets



“Education strengthens communities. Security protects them.”



Economic Inclusion & Generational Wealth

As the largest Latino-owned bank in California and a certified Minority Depository Institution, CBC exists to expand access and strengthen opportunity. We focus on long-term economic inclusion—supporting the people, businesses, and institutions that build generational wealth.

How Inclusion Shows Up

- Lending that reaches underserved markets
- Support for minority-owned and women-owned businesses
- Strong nonprofit banking relationships
- Community investment through CRA and mission-aligned initiatives
- Products and partnerships that support long-term stability

450 nonprofit clients & 75 community partners supported

\$36M CRA investments

\$291M in loans funded in low-income communities

\$415M in loans provided to underserved businesses



“Economic inclusion isn’t a campaign—it’s a commitment.”



Client Spotlight: AbilityPath

Empowering an Organization to Sustain Services Without Delay

AbilityPath supports more than 10,000 children, adults, and families each year through innovative programs that celebrate neurodiversity and empower individuals with developmental disabilities.

For nonprofits like AbilityPath, reliable working capital ensures services continue without disruption—even when the timing of grants and donations fluctuates.

The Challenge

Like many nonprofits, AbilityPath needed flexible working capital to bridge timing gaps between program needs and donor or grant disbursements. Inconsistent funding timing can slow operations or force tough choices about when and how services are delivered.

CBC's Approach

CBC partnered with AbilityPath to provide working capital that enabled the organization to sustain services without delay. By offering customized financing and responsive service, CBC helped AbilityPath maintain continuity of operations and focus on mission delivery rather than cash-flow constraints.

The Impact

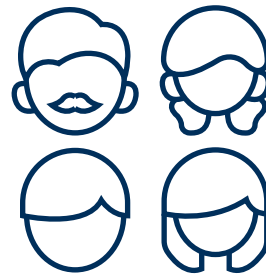
With CBC's support, AbilityPath was able to make important capital improvements and facilities upgrades, ensuring programs for children and adults were able to continue without interruption.



AbilityPath's Impact



**10,000+ Children, adults,
and families served last year**



**800 Adults supported
toward individualized goals**



**25,000+ Hours of therapy
and early intervention services
provided last year**

***"Capital that keeps the
mission moving forward."***



Client Spotlight: Oakland School for the Arts

Empowering Creative Futures Through Tuition-Free Arts Education

Oakland School for the Arts (OSA) offers a tuition-free, industry-aligned arts education to students in grades 6–12, prioritizing access for low-income and diverse learners across the Bay Area. For more than 20 years, OSA has combined rigorous academic learning with conservatory-style arts training—preparing students for college and creative careers.

Students benefit from a unique model where each specializes in a chosen art discipline while also achieving strong academic outcomes. The school reports a 99% college acceptance rate and AP exam performance above state and national averages.

The Challenge

Public arts education that truly meets student needs is rare, especially in underfunded districts. Sustaining high-quality, specialized programs and expanding facilities in a costly urban environment requires long-term financial support and strategic investment.

CBC's Approach

CBC provided financing to support OSA's expansion, helping the school stabilize and broaden its capacity to serve students with world-class opportunities. CBC believes that access to education—especially arts and creative learning—strengthens communities and cultivates future innovators.

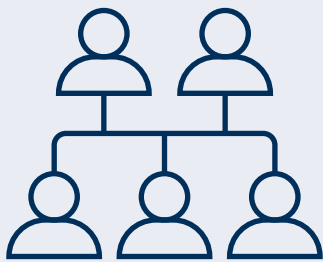
The Impact

OSA serves more than 800 students across grades 6–12 with tuition-free education grounded in arts, performance, and academic excellence.

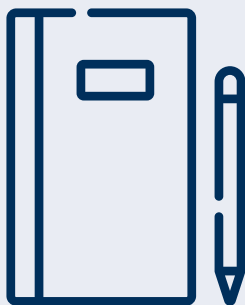
By supporting OSA's expansion and infrastructure, CBC helped ensure this creative pipeline continues—equipping students with skills for college, careers, and community leadership.



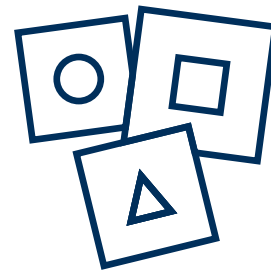
Oakland School for the Arts' Impact



**800+ Students served annually
(grades 6–12)**



**99% College acceptance rate
for graduating seniors**



**Arts + Academics Integrated
tuition-free arts education model**

***"Investing in creativity,
education, and community
opportunity"***



Client and Community Partner Spotlight: Hope Services

*Supporting individuals with developmental disabilities,
and the families who walk alongside them.*

Hope Services provides critical support for individuals with developmental disabilities and their families across the Bay Area. Their work strengthens quality of life through essential services, enrichment, and community-based support.

Donations allow Hope to meet evolving needs and fund vital services often left uncovered—like transportation, translation, caregiver support, and accessibility.

Impact in Action

CBC's sponsorship support helped cover essential needs that often fall outside traditional funding sources, including:

- Transportation assistance
- Translation services
- Arts enrichment
- Support for families and caregivers

By helping fund these critical but less visible needs, CBC supported Hope's ability to remove barriers to participation and ensure services remained accessible, inclusive, and responsive.

Partnership Impact

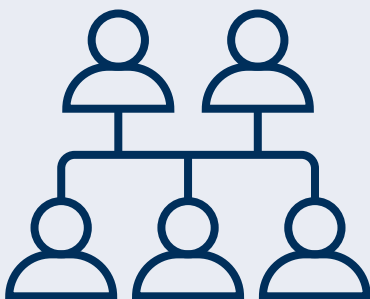


**\$8,000 Total sponsorship
support (2024–2025)**

How CBC Partners with Hope Services



3 Financial literacy workshops delivered



31 Hope Services staff members supported

“CBC’s support reflects a clear understanding of Hope’s mission. Their investment helped ensure proceeds could be directed toward participant-centered services that directly improve quality of life—and their financial literacy workshops strengthened the wellbeing of the staff who make our work possible.”

- Hope Services Leadership Team

When we support the organizations doing the impactful work, communities move forward.

Leadership in Action: Serving Our Communities Across California

CBC team members contribute their time, expertise, and leadership to strengthen nonprofits, support entrepreneurs, and expand opportunity across the communities we serve.



Johnny Khamis Director of Community Engagement

Johnny plays an active leadership role in strengthening Silicon Valley through nonprofit governance, fundraising, and small business advocacy. His work focuses on expanding opportunity and supporting organizations addressing housing, youth development, and economic growth.

Leadership & Service

Building Committee volunteer, Salvation Army women's shelter project

President, Silicon Valley Business Alliance; board member, Alameda Business Association

Gala Committee member, Boys & Girls Club of Silicon Valley

Led CBC's Family Giving Tree toy drive

Impact Highlights

Advanced **housing stability** through his work with the Salvation Army of Silicon Valley, contributing to fundraising efforts and helping secure a **\$1M city grant** supporting a new women's homeless shelter

Strengthened **youth and family support** through leadership with the Boys & Girls Club of Silicon Valley and by helping lead the Family Giving Tree toy drive, fulfilling **40+ gifts** for families in need

Advocates for **small business growth and community connection** as President of the Silicon Valley Business Alliance, while hosting networking and educational events for local organizations

Supports **community and faith-based initiatives** through leadership roles with the Orthodox Church of the Redeemer

Leadership in Action: Serving Our Communities Across California



Helen Wyman
SVP, Community Development Director

Helen strengthens the East Bay's creative and entrepreneurial ecosystem through nonprofit board leadership and strategic partnerships. Her work supports artists, small businesses, and underrepresented founders working to build sustainable economic futures.

Leadership & Service

Treasurer and Finance Committee lead,
Oakland Art Murmur

Fundraising committee member,
BANDALOO annual gala

Facilitated CBC sponsorship of Oakland
Entrepreneur Retreat

Impact Highlights

Serves as nonprofit banking specialist and relationship manager to **200+ values-aligned nonprofit organizations**, representing **\$100M+ in assets**

Partner and session speaker at the **inaugural Oakland Entrepreneurs Retreat** presented by Built Here, providing strategic financial guidance to 93 entrepreneurs, including **28% justice-impacted founders**

Secured a **\$450,000 City of Oakland grant** supporting an interfaith-led **Safe Overnight Parking Program** for unhoused Oakland residents

Coordinated volunteers to prepare and serve meals for unhoused neighbors, low-income families, and seniors in partnership with **Community Kitchens**

Facilitated **thousands of dollars in sponsorships** supporting festivals, community gatherings, and cultural events that strengthen the local economy

Serves as **Cash Manager for Lakefest**, the annual festival at Oakland's Lake Merritt, since 2023

Leadership in Action: Serving Our Communities Across California



Jason McCloskey VP, MIS Manager

Jason supports vulnerable individuals and families through hands-on volunteer service and financial literacy education. His work reflects a personal commitment to helping others build financial stability and break cycles of financial hardship.

Leadership & Service

Delivered multiple financial literacy workshops for nonprofits including Hope Services, Laura's House, and Orangewood Children and Family Center

Volunteers monthly distributing food, water, and essential supplies to individuals experiencing homelessness

Supports youth and families through community education initiatives

Impact Highlights

Delivered **12 financial literacy workshops in 2025**, expanding access to financial education across vulnerable communities

Equipped individuals and families with practical financial tools to improve budgeting, credit management, and long-term financial stability

Helped individuals make more informed financial decisions, contributing to greater financial confidence and reducing risk of long-term financial hardship

Provided consistent access to essential resources for individuals experiencing homelessness through ongoing community outreach efforts

Leadership in Action: Serving Our Communities Across California



Helen Tonoyan CRA Coordinator

Helen leads CBC's community reinvestment efforts by building partnerships with nonprofit organizations and delivering financial literacy programming designed to serve low- and moderate-income communities. Her work focuses on creating long-term relationships and ensuring content is tailored, practical, and accessible to individuals from all backgrounds.

Leadership & Service

Develops and delivers customized financial literacy programming for nonprofit partners

Builds and manages relationships with community organizations across California

Leads ongoing partnerships with recurring monthly, quarterly, and annual programming

Ensures content is tailored to each audience and community need

Impact Highlights

Expanded access to financial education across low- and moderate-income communities through sustained partnerships with **13+ nonprofit organizations**

Enabled **800+ hours of community service** delivered by CBC employees, increasing access to practical financial knowledge and resources

Built long-term, scalable community partnerships that provide consistent, tailored programming to underserved populations

Increased accessibility of financial literacy by developing customized, audience-specific content that meets individuals where they are

Local Presence, Statewide Impact

Our branches are located in key California markets, yet we support clients and partners across the state and beyond.



Locations

Irvine
Costa Mesa
Anaheim
Fairfax
Santa Monica
Ontario
Los Angeles
Danville
San Mateo
Oakland
San Jose



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**Thank You for Helping Us Make
Such a Great Impact in 2025**

www.cbcal.com

