



Community Bank of Santa Maria

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PRESS RELEASE

FOR IMMEDIATE RELEASE

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Community Bank of Santa Maria Named One of California's Top-Performing Banks

(Santa Maria, CA) – The Findley Report, which has been providing the banking industry with performance benchmarking since 1967, has recognized Community Bank of Santa Maria with a rating of "Premier Performing" for the year 2024. Additionally, the Bank is celebrating receiving another 5-Star Rating from BauerFinancial. This is the highest rating available from this unbiased, independent company.

In evaluating banks for recognition, The Findley Report focuses on four basic components: growth; return on beginning equity; net operating income as a percentage of average assets; and, loan losses as a percentage of gross loans. BauerFinancial criteria includes capital ratios, profitability/loss trends, loan quality, investment portfolio value, regulatory ratings, and liquidity.

Community Bank of Santa Maria President and CEO, Janet Silveria, said she is proud of the bank's outstanding performance, and added "being named a 'Premier Performing' bank and achieving another quarter with a 5-star rating from Bauer is an honor we don't take lightly. We feel it's a reflection of the financial performance we're able to achieve while not losing sight of the fact we are here to serve our customers and the community" she said. Community Bank of Santa Maria is the only locally owned bank head-quartered in Santa Maria, with local decision making and a focus on providing superior customer service.

Community Bank of Santa Maria is a wholly owned subsidiary of Community Bancorp of Santa Maria and opened its doors for business on March 1, 2001. Their stock is traded on the OTCQX: CYSM. For more information visit their website at www.yourcbsm.com.

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