Community West Bank

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FOR IMMEDIATE RELEASE

Community West Bank Helps Secure \$1.975 Million Grant to Fund 80 Affordable Housing Units in Visalia

Fresno, Calif. - August 5, 2025 - Community West Bank, in partnership with Federal Home Loan Bank of San Francisco (FHLBank) has awarded a \$1.975 million Affordable Housing Program (AHP) grant to Self-Help Enterprises in Visalia. The grant will assist with the construction of 80 multifamily units at Self-Help Enterprises' Rancho Colegio affordable housing rental community. Twenty units will be designated for farmworker housing.

"Partnering with FHLBank San Francisco to build affordable homes in the Central Valley strengthens and supports the communities we've valued for so long. It speaks to who we are," said James J. Kim, president and CEO of Community West Bank. "Helping bring desperately needed affordable housing to Visalia is just one example of how we invest in relationships."

Self-Help Enterprises is a nationally recognized community development organization that works with low-income families to build and sustain healthy homes and communities. Its service area includes Fresno, Kern, Kings, Madera, Mariposa, Merced, San Joaquin, Stanislaus and Tulare counties.

"We're incredibly grateful for Community West Bank's pivotal role in securing an AHP grant. Their dedication to low-cost, accessible housing shows a deep and genuine commitment to improving families' lives," said Tom Collishaw, CEO of Self-Help Enterprises.

FHLBank San Francisco's AHP grants contribute to the development, preservation and rehabilitation of single-family and multifamily housing that serves people in need, including lower-income families, the chronically unhoused, families, seniors, veterans, at-risk youth, people living with disabilities and mental health challenges, and many others.

Since the inception of its affordable housing program in 1990, FHLBank San Francisco has partnered with members like Community West Bank to award \$1.41 billion in AHP grants to help fund the development of nearly 155,000 affordable housing units.

"In a critical time when more solutions to address the growing housing affordability crisis are desperately needed throughout our high-cost region of Arizona, California and Nevada, we are pleased to deliver on our mission of partnering with our member

financial institutions to support affordable housing and economic development," said Joe Amato, interim president and CEO of FHLBank San Francisco. "We're proud to work with our members and their partners, including Community West Bank and Self-Help Enterprises, to help make a positive impact by creating and preserving access to more high-quality, units of affordable housing that offer individuals and families a place to call home."

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About Community West Bank

Headquartered in Fresno, California, Community West Bancshares (NASDAQ: CWBC) and its wholly owned subsidiary, Community West Bank, have been dedicated to supporting Central California businesses and communities since 1979. We opened our first banking center in January 1980 with a clear vision — to consistently exceed expectations at every opportunity. Today, we offer full-service banking centers throughout Central California and support commercial lending, agribusiness, Small Business Administration lending, residential construction and mortgages, manufactured housing, private banking and treasury management. Learn more at communitywestbank.com.

About the Federal Home Loan Bank of San Francisco

The Federal Home Loan Bank of San Francisco is a member-driven cooperative helping local lenders in Arizona, California, and Nevada build strong communities, create opportunity, and change lives for the better. The tools and resources we provide to our member financial institutions — commercial banks, credit unions, industrial loan companies, savings institutions, insurance companies, and community development financial institutions — propel homeownership, finance quality affordable housing, boost economic vitality, and revitalize whole neighborhoods. Together with our members and other partners, we are making the communities we serve more vibrant and resilient and changing lives for the better.

Photo caption: Pictured left to right are Valeria Felix, project manager Self-Help Enterprises, Tom Collishaw, president and CEO Self-Help Enterprises, Stefani D. Woods, SVP/market manager Community West Bank.