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Community Bank receives Senior Unsecured Debt Rating of BBB+ from Kroll Bond Rating Agency

December 20, 2016

Pasadena, Calif. –Community Bank (OTC: CYHT), founded in 1945, is a family-owned Southern California regional community bank, with assets of \$3.5 billion, and headquartered in Pasadena with 17 business centers.

The Bank was recently assigned a senior unsecured debt rating and long term deposit rating of BBB+ and subordinated debt rating of BBB by Kroll Bond Rating Agency (KBRA). KBRA has also assigned short-term deposit and short-term debt ratings of K2. The outlook on all long-term ratings is stable.

The ratings reflect the company's strong asset quality and conservative credit culture, strong core and risk-based capital levels, consistent and stable earnings and efficiency metrics and extensive executive and board banking experience coupled with emphasis on prudent risk management, according to Kroll.

“We believe receiving these ratings from KBRA is a big accomplishment for Community Bank” said David R. Misch, Chief Executive Officer. Misch continued, “The Bank has a long history of financial strength and stability which is reflected in the KBRA report.”

The ratings are based on KBRA's Global Bank and Bank Holding Company Rating Methodology published on February 19, 2016.

About Community Bank

Community Bank is an independent and family-owned regional bank with assets of \$3.5 billion and 17 locations throughout Southern California. Founded in 1945, Community Bank utilizes its experience, suite of financial services and unique Partnership Banking® approach to help its clients grow and succeed. For more information on Community Bank, go to www.cbank.com Member FDIC.

About Kroll Bond Rating Agency

KBRA is registered with the U.S. Securities and Exchange Commission as a Nationally Recognized Statistical Rating Organization (NRSRO). In addition, KBRA is recognized by the National Association of Insurance Commissioners (NAIC) as a Credit Rating Provider (CRP). A copy of the report can be found on the Kroll website at www.krollbondratings.com

Disclaimer

Certain matters set forth herein constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including forward-looking statements relating to Community Bank's (the "Bank's") current business plans and expectations regarding future operating results, strategic planning, financial projections and business plans. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts, and may include the words "believes," "plans," "intends," "expects," "anticipates," "forecasts," "hopes," "should," "estimates" or words of similar meaning. These forward-looking statements are subject to risks and uncertainties that could cause actual results, performance or achievements to differ materially from those projected. These risks and uncertainties include, but are not limited to, local, regional, national and international economic conditions and events and the impact they may have on the Bank and its customers; ability to attract deposits and other sources of liquidity; oversupply of inventory and continued deterioration in values of real estate in California and other states where the bank makes loans, including, but not limited to, commercial real estate; a prolonged slowdown in business activity; changes in the financial performance and/or condition of the Bank's borrowers; changes in the level of non-performing assets and charge-offs; the effect of changes in laws and regulations (including laws and regulations concerning taxes, banking, business and consumer credit, securities, executive compensation and insurance) with which the Bank must comply; changes in our capital levels and requirements; changes in estimates of future reserve requirements based upon the periodic review thereof under relevant regulatory and accounting requirements; inflation, interest rate, securities market and monetary fluctuations; the availability and effectiveness of financial instruments and strategies; political instability; acts of war or terrorism, or natural disasters, such as earthquakes, or the effects of pandemic illness; the timely development and acceptance of new banking products and services and perceived overall value of these products and services by users; changes in consumer spending, borrowing and savings habits; technological changes; threats (including data privacy and cybersecurity) to the stability and security of the Bank's technology hardware and software, and to the stability and security of any related vendor or customer hardware and software; the ability to increase market share and control expenses; changes in the competitive environment among financial and banks and bank holding companies and other financial service providers; continued volatility in the credit and equity markets and its effects on the general economy; the effect of changes in accounting policies and practices, as may be adopted by the regulatory agencies, as well as the Public Company Accounting Oversight Board, the Financial Accounting Standards Board and other accounting standard setters; changes in the Bank's organization, management, compensation and benefit plans; the costs and effects of legal and regulatory developments and the results of regulatory examinations or reviews; and the Bank's success at managing the risks involved in the foregoing items. The Bank does not undertake, and specifically disclaims any obligation to update any forward-looking statements to reflect occurrences or unanticipated events or circumstances after the date of such statements, except as required by law.