

## **CODE OF ETHICS AND CONDUCT**

**As of June 1, 2026**

The Board of Directors of COMMUNITY WEST BANCSHARES (together with its subsidiaries, the "**Company**") has adopted this Code of Ethics and Conduct (the "**Code**") in order to: (a) promote honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest; (b) promote full, fair, accurate, timely and understandable disclosure in reports and documents that the Company files with, or submits to, the Securities and Exchange Commission (the "**SEC**") and in other public communications made by the Company; (c) promote compliance with applicable governmental laws, rules and regulations; (d) promote the protection of Company assets, including corporate opportunities and confidential information; (e) promote fair dealing practices; (f) deter wrongdoing; and (g) ensure accountability for adherence to the Code.

All directors, officers and employees of the Company ("**Team Members**") are required to be familiar with the Code, comply with its provisions and report any suspected violations as described below in Section X below, Reporting and Enforcement.

### **I. GENERAL POLICY STATEMENT**

It is the policy of the Company that the Team Members conduct business in accordance with the highest ethical standards and avoid situations that may give rise to actual or apparent conflicts of interests in order to merit and maintain the complete confidence and trust of the Company's customers, shareholders, regulators and the general public. Team Members must conduct their personal affairs and manage their business transactions in a manner which does not result in adverse comments or criticism from customers, shareholders, regulators and the general public or in any way that damages the Company's reputation as a responsible financial services organization.

### **II. HONEST AND ETHICAL CONDUCT**

It is the policy of the Company for all Team Members to act in an honest and ethical manner, including the handling of actual or apparent conflict of interest between personal and professional relationships. The Company expects its Team Members to use good judgment and high ethical standards and to refrain from any form of illegal, dishonest or unethical conduct. Team Members may not compete with the Company and may never allow business dealings on behalf of the Company be influenced - or even appear to be influenced - by personal or family interests.

### **III. CONFLICTS OF INTEREST**

A conflict of interest occurs when an individual's private interest (or the interest of a member of their family) interferes, or even appears to interfere, with the interests of the Company as a whole. A conflict of interest can arise when a Team Member (or a member of their family) takes actions or has interests that may make it difficult to perform their work for the Company objectively and effectively. Conflicts of interest also arise when a Team Member (or a member of their family) receives improper personal benefits as a result of their position in the Company.

Loans by the Company to, or guarantees by the Company of obligations of, Team Members or their family members are of special concern and could constitute improper personal benefits to the recipients of such loans or guarantees, depending on the facts and circumstances. Whether or not a conflict of interest exists or will exist can be unclear. Conflicts of interest should be avoided unless specifically authorized as described in this Code of Conduct. Persons other than directors and executive officers who have questions about a potential conflict of interest or who become aware of an actual or potential conflict are expected to discuss the matter with and seek a determination and prior authorization or approval from, the Chief Risk Officer. A supervisor may not authorize or approve conflict of interest matters or make determinations as to whether a problematic conflict of interest exists without first providing the Chief Risk Officer with a written description of the activity and seeking the Chief Risk Officer's written approval. If the supervisor is personally involved in the potential or actual conflict, the matter should instead be discussed directly with the Chief Risk Officer. Directors and executive officers must seek determinations and prior authorizations or approvals of potential conflicts of interest exclusively from the Audit Committee.

#### **IV. COMPLIANCE WITH LAWS, RULES AND REGULATIONS**

Team Members must fully comply with the spirit and intent of all applicable laws, rules and regulations. Although not all Team Members are expected to know the details of all applicable laws, rules and regulations, it is important to know enough to determine when to seek advice from appropriate personnel or outside legal counsel.

No Team Member may purchase or sell any Company securities while in possession of material nonpublic information regarding the Company, nor may any Team Member purchase or sell another company's securities while in possession of material nonpublic information regarding that company. All Team Members must abide by the Company's Insider Trading Policy.

#### **V. FULL, FAIR, ACCURATE, TIMELY AND UNDERSTANDABLE DISCLOSURES**

The Company's chief executive officer, principal financial officer, principal accounting officer, controller, and people who perform similar functions (collectively, "**Principal Financial Officers**"), and any other Team Member who are involved in the Company's disclosure process must be familiar with and comply with the Company's disclosure controls and procedures and its internal control over financial reporting and take all necessary steps to ensure that all filings with the SEC and all other public communications about financial and business condition of the Company provide full, fair, accurate, timely and understandable disclosure. Team Members must not, and must not cause anyone else to, influence, coerce, manipulate or mislead any accountant engaged in auditing the Company's financial statements.

The Principal Financial Officers must maintain the Company's books, records, accounts and financial statements in reasonable detail while ensuring that they appropriately reflect the Company's transactions and conform both to applicable legal requirements and are subject to the Company's system of internal controls. Retaining or destroying records must be done according to applicable law and any record retention policy and procedures the Company has established.

**VI. PROTECTION AND PROPER USE OF COMPANY ASSETS**

All Team Members shall protect the Company's assets and endeavor to ensure their efficient use. Theft, carelessness and waste have a direct impact on the Company's profitability and are prohibited. All Company assets shall be used only for legitimate business purposes except for incidental use permitted by the Company's policies and procedures. Any suspected incident of fraud or theft shall be reported for investigation immediately. Without limiting the foregoing, all Team Members are expected to use the Company's technology assets and systems for Company business and in accordance with applicable use policies. The obligation to protect Company assets includes the Company's proprietary information. Proprietary information includes intellectual property such as customer and prospect information, nonpublic financial information and reports, nonpublic vendor information (including contract terms), trade secrets and other intellectual property, as well as business, marketing and strategic plans. Unauthorized use or distribution of this information is prohibited and could also be illegal and result in civil or criminal penalties.

**VII. CORPORATE OPPORTUNITIES**

All Team Members owe a duty to the Company to advance its interests when the opportunity arises. Team Members are prohibited from taking for themselves personally (or for the benefit of friends or family members) opportunities that are discovered through the use of Company assets, property, information or position. Team Members may not use Company assets, property, information or position for personal gain (including gain of friends or family members). In addition, no Team Member may compete with the Company.

**VIII. CONFIDENTIAL INFORMATION**

Team Members must maintain the confidentiality of information entrusted to them by the Company or by its customers or other persons, except when disclosure is expressly authorized or is required or permitted by law. Confidential information includes all nonpublic information (regardless of its source) that might be of use to the Company's competitors or harmful to the Company or its customers or other stakeholders if disclosed.

**IX. FAIR DEALING**

Each Team Member must deal fairly with the Company's customers, vendors, service providers, competitors, employees and anyone else with whom they have contact in the course of performing their job. No Team Member may take unfair advantage of anyone through manipulation, concealment, abuse of privileged information, misrepresentation of facts or any other unfair dealing practice.

**X. REPORTING AND ENFORCEMENT**

The Company must ensure prompt and consistent action against violations of this Code of Ethics and Conduct. The Company is committed to establishing procedures that will permit the receipt, retention and treatment of complaints received by the Company regarding violations of this Code of Ethics and Conduct. Actions prohibited by this Code of Ethics and Conduct must be reported to the Audit Committee. After receiving a report of alleged prohibited action, the Audit Committee must timely take all appropriate actions necessary to investigate. All Team Members are expected to cooperate in any internal investigation of misconduct.

An anonymous complaint can be made in the following manner:

- The report can be filed via the internet at the [Ethics Point](#) website
- The report can be filed via telephone using the Ethics Point hotline (844) 629-8023
- The report can be directed to the chairman of the Board of Directors' Audit Committee, Kirk Stovesand

If, after investigating a report of an alleged prohibited action by a Team Member, the Audit Committee determines that a violation of this Code of Ethics and Conduct has occurred, the Audit Committee will report such determination to the Board of Directors. Upon receipt of a determination that there has been a violation of this Code of Ethics and Conduct, the Board of Directors will take such preventative or disciplinary action, as it deems appropriate, including but not limited to reassignment, demotion, and dismissal.

#### **XI. NO RETALIATION**

The Company does not tolerate acts of retaliation against anyone who makes a good faith report of known or suspected acts of misconduct or other violations of this Code of Conduct.

#### **XII. ACCOUNTABILITY**

It is the responsibility of each Team Member to be familiar with this Code of Ethics and Conduct and to periodically acknowledge in writing such understanding.

#### **XIII. WAIVERS**

The Board of Directors may, in its discretion, waive any violation of this Code of Ethics and Conduct. Any waiver may be posted on the Company's website and remain there to the extent required by law.

#### **XIV. DISCLOSURES**

The Company has posted a copy of this Code of Conduct on its website. The Company will disclose any substantive amendment to, or waiver from, a provision of this Code of Ethics and Conduct by posting such information on its website. The Company's website is [www.communitywestbank.com](http://www.communitywestbank.com).