

Part II Organizational Action (continued)

17 List the applicable Internal Revenue Code section(s) and subsection(s) upon which the tax treatment is based ▶ See Attachment

Blank lines for listing applicable Internal Revenue Code sections.

18 Can any resulting loss be recognized? ▶ No

Blank lines for providing information regarding loss recognition.

19 Provide any other information necessary to implement the adjustment, such as the reportable tax year ▶ The exchange of stock took place during the 2026 calendar year.

The above information does not constitute tax advice. The information does not address the tax consequences that may apply to any particular shareholder, and each shareholder should consult his, her or its own tax advisor regarding the tax consequences of the merger.

Blank lines for providing additional information.

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here Signature ▶ [Handwritten Signature] Date ▶ 5/15/26

Print your name ▶ Shannon Livingston Title ▶ Executive Vice President and CFO

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ▶				Firm's EIN ▶
	Firm's address ▶				Phone no.

Attachment to Form 8937

Re: Item #14

On April 1, 2026, United Security Bancshares (NASDAQ: UBFO), a bank holding company headquartered in Fresno, California, and the parent company of United Security Bank, merged with Community West Bancshares (NASDAQ: CWBC), a bank holding company headquartered in Fresno, California, and the parent company of Community West Bank, with Community West Bancshares as the surviving bank holding company (the “merger”), and immediately thereafter United Security Bank merged with and into Community West Bank, with Community West Bank as the surviving bank (the “bank merger”).

In connection with the merger, each share of United Security Bancshares common stock was converted into the right to receive 0.4520 shares of Community West Bancshares common stock. United Security Bancshares shareholders received cash for any fractional shares of Community West Bancshares common stock that they would otherwise be entitled to receive in the merger, equal to such fraction multiplied by \$23.30. Community West Bancshares issued an aggregate of approximately 7.963 million shares of its common stock to United Security Bancshares shareholders. Based on the closing price of Community West Bancshares common stock on March 31, 2026, of \$23.30 per share, the aggregate consideration paid to United Security Bancshares shareholders is approximately \$185.5 million.

Re: Item #15

The merger is intended to qualify as a tax-free reorganization within the meaning of Section 368(a) of the Internal Revenue Code. A shareholder of United Security Bancshares generally will not recognize any gain or loss for U.S. federal income tax purposes as a result of the exchange of his or her shares of United Security Bancshares solely for shares of Community West Bancshares pursuant to the merger.

Each United Security Bancshares shareholder is required to determine the tax basis of the shares of Community West Bancshares stock separately for each identifiable block of United Security Bancshares common stock surrendered in the merger having a common tax basis. The aggregate tax basis of Community West Bancshares common stock received in the merger will be the same as the aggregate tax basis of the United Security Bancshares common stock for which it was exchanged, decreased by any basis attributable to fractional share interests in Community West Bancshares common stock for which cash is received.

A shareholder that receives cash in lieu of a fractional share of Community West Bancshares common stock in the merger generally will be treated as if the fractional share of Community West Bancshares common stock has been distributed to them as part of the merger, and then redeemed by Community West Bancshares in exchange for the cash actually distributed in lieu of the fractional share, with the redemption generally qualifying as an “exchange” under Section 302 of the Internal Revenue Code. Consequently, those shareholders generally will recognize capital gain

or loss with respect to the cash payments they receive in lieu of fractional shares measured by the difference between the amount of cash received and the tax basis allocated to the fractional shares. Such gain or loss will be long-term capital gain or loss if, as of the effective date of the merger, the holding period of such shares was greater than one year. Since a shareholder receiving cash in lieu of fractional shares did not receive Community West Bancshares common stock in exchange for the fractional share interest, there is no basis to compute.

Re: Item #16

Section 358 of the Internal Revenue Code determines the basis of former United Security Bancshares shareholders in their Community West Bancshares stock. Under Section 358, the Community West Bancshares stock basis of each United Security Bancshares shareholder who received Community West Bancshares common stock will equal the tax basis of the surrendered shares of United Security Bancshares common stock.

Each share of Community West Bancshares common stock received in the merger will have a basis equal to 0.4520 (the conversion ratio) multiplied by the basis of each share of United Security Bancshares common stock exchanged therefor.

Re: Item #17

This was a merger under Section 368(a)(1)(A) of the Internal Revenue Code. As a result, the federal income tax consequences are determined under Sections 354, 356, 358, 368(a), 1221, and (with respect to the cash received in lieu of fractional shares of Community West Bancshares) Section 302 of the Internal Revenue Code.