



## **Five Star Bancorp to open full-service branch in Lodi to serve Central Valley entrepreneurs and agribusinesses**

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### **The move into “America’s Favorite Small Town” strengthens the community bank’s commitment to supporting California’s food, agriculture, and small business economy**

RANCHO CORDOVA, Calif., June 23, 2026 (GLOBE NEWSWIRE) -- [Five Star Bancorp](#) (Nasdaq: FSBC) (“Five Star” or the “Company”), a holding company that operates through its wholly owned banking subsidiary, Five Star Bank, is continuing its California expansion with the opening of its new full-service branch in Lodi. The office is slated to open on July 13, 2026, and a ribbon-cutting celebration will soon be held to mark the branch’s opening.

On the heels of its expansions to Southern California and Walnut Creek, Five Star Bank chose Lodi to enhance its continued investment in the state’s food and agribusiness economy, further expanding its Food, Agribusiness & Diversified Industries vertical. Five Star Bank identified Lodi, which was recently named “America’s Favorite Small Town” by Parade, as a strategic market due to its diverse ecosystem of agricultural businesses, small business community, and regional investment — an ideal fit for the bank’s relationship-driven approach.

“Lodi represents the kind of community where agriculture, entrepreneurship, and relationships are intertwined,” said Cliff Cooper, Executive Vice President / Food, Agribusiness & Diversified Industries President at Five Star. “We understand the cyclical nature of food and agriculture and the challenges producers, processors, manufacturers, and distributors navigate daily. We are a trusted financial partner who supports companies feeding our communities and we help businesses grow through every stage of the economic cycle.”

Known as a regional agricultural hub, Lodi is home to approximately 100,000 acres of planted vineyards, making it one of California’s most prominent wine-producing areas. Lodi is also a massive producer of almonds, walnuts, and cherries. Beyond its agricultural roots, Lodi is known for having a growing small-business-driven economy.

“Working with Five Star Bank has been an incredible experience,” said Pete Murdaca, Owner, Pietro’s. “Their team has made what can often be a stressful process feel seamless, organized, and genuinely relationship-driven. What stands out most is how closely our values align - a commitment to delivering a quality product backed by exceptional customer service. At the end of the day, great businesses are built on trust, communication, and taking care of people, and Five Star Bank exemplifies this in every interaction. We are grateful to have them as a partner.”

The Lodi office marks Five Star Bank’s continued move into high-growth regional markets beyond major metropolitan hubs in the state. Five Star Bank’s expansion into Lodi aligns with the city’s broader economic development plans to attract new business investment, support job creation, and strengthen high-growth industries. As Lodi continues investing in workforce development and small business growth, Five Star Bank will serve as a financial partner to entrepreneurs, agribusiness operators, and companies, helping drive the region’s economic momentum.

“We’ve built momentum by expanding into some of California’s most dynamic growth markets, from Walnut Creek in the East Bay to Southern California and now the Central Valley with Lodi,” said James Beckwith, President and CEO of Five Star. “Lodi was a natural next step for us. Its strong agricultural foundation and growing business community align closely with our high-touch, relationship-driven approach to banking, and we’re looking forward to helping businesses and the community thrive.”

#### **About Five Star Bancorp**

Five Star Bancorp is a bank holding company headquartered in Rancho Cordova, California. Five Star Bancorp operates through its wholly owned banking subsidiary, Five Star Bank. The bank has nine branches in Northern California. For more information, visit <https://www.fivestarbancorp.com>.

#### **Forward-Looking Statements**

This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements represent plans, estimates, objectives, goals, guidelines, expectations, intentions, projections, and statements of the Company’s beliefs concerning future events, business plans, objectives, expected operating results, and the assumptions upon which those statements are based. Forward-looking statements include without limitation, any statement that may predict, forecast, indicate, or imply future results, performance, or achievements, and are typically identified with words such as “may,” “could,” “should,” “will,” “would,” “believe,” “anticipate,” “estimate,” “expect,” “aim,” “intend,” “plan,” or words or phrases of similar meaning. The Company cautions that the forward-looking statements are based largely on the Company’s expectations

and are subject to a number of known and unknown risks and uncertainties that are subject to change based on factors which are, in many instances, beyond the Company's control. Such forward-looking statements are based on various assumptions (some of which may be beyond the Company's control) and are subject to risks and uncertainties, which change over time, and other factors, which could cause actual results to differ materially from those currently anticipated. New risks and uncertainties may emerge from time to time, and it is not possible for the Company to predict their occurrence or how they will affect the Company. If one or more of the factors affecting the Company's forward-looking information and statements proves incorrect, then the Company's actual results, performance, or achievements could differ materially from those expressed in, or implied by, forward-looking information and statements contained in this press release. Therefore, the Company cautions you not to place undue reliance on the Company's forward-looking information and statements. Important factors that could cause actual results to differ materially from those in the forward-looking statements are set forth in the Company's Annual Report on Form 10-K for the year ended December 31, 2025 under the section entitled "Risk Factors," and other documents filed by the Company with the Securities and Exchange Commission from time to time.

The Company disclaims any duty to revise or update the forward-looking statements, whether written or oral, to reflect actual results or changes in the factors affecting the forward-looking statements, except as specifically required by law.

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