

Community West Bank

California Community Banking Network Merger After The Merger Discussion

James J. Kim
Chief Executive Officer & President,
Community West Bancshares and Bank

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Building A Stronger Community Bank



About Community West Bank

Elevating Community Banking Since 1979

Community West Bancshares (NASDAQ: CWBC) and Community West Bank, headquartered in Fresno, have built a legacy of financial strength, stability and service since opening its first Banking Center in 1980. Today, with \$5 billion in assets and full-service Banking Centers located in 31 communities across Central California, we remain dedicated to client advocacy, relationship banking, and exceeding expectations.

Shaped By History

Founded by business owners and former bankers who saw the need for a true community bank, we grew from Clovis to communities across the San Joaquin Valley, Central Sierra, and Central Coast. Our commitment extends beyond banking, with active leadership, volunteerism, financial education, and charitable support.

Inspired By the Future

With strong leadership and community trust, we look ahead with confidence – continuing to grow alongside the clients, team members, and communities we proudly serve.



Mission

Inspire and empower our team to enrich and invest in every relationship by exceeding expectations.

Values

Teamwork
Accountability
Excellence
Integrity
Caring
Inclusivity



Trusted Leadership

Board of Directors

James J. Kim

Chief Executive Officer and President,
Community West Bancshares and Community West Bank

Daniel J. Doyle

Chairman of the Board, Community West Bancshares
and Community West Bank

Jagroop "Jay" Gill

Vice Chairman, Community West Bancshares
and Community West Bank,
President and CEO, Gill Automotive

Andriana D. Majarian

Lead Independent Director,
Community West Bancshares and Community West Bank,
Chief Administrative Officer, Plant Path

Robert H. Bartlein

President and CEO, Bartlein & Company, Inc.

F.T. "Tommy" Elliott, IV

Owner, Wileman Bros. & Elliott, Inc. and Kaweah Container, Inc.

Robert J. Flautt

Retired Bank Executive

James W. Lokey

Retired Bank Executive

Steven D. McDonald

Secretary of the Board, Community West Bancshares
and Community West Bank,
President, McDonald Properties, Inc.

Martin E. Plourd

Retired Bank Executive

Dorothea D. Silva

Partner, BPM, LLP

Kirk B. Stovesand

Partner, Walpole & Co.

Dora Westerlund

President & CEO, Fresno Area Hispanic Foundation

Executive Leadership Team



James J. Kim
President,
Chief Executive Officer



Shannon R. Livingston
Executive Vice President,
Chief Financial Officer



Dawn M. Cagle
Executive Vice President,
Chief Human Resources Officer



Blaine C. Lauhon
Executive Vice President,
Chief Operating Officer



Jeffery M. Martin
Executive Vice President,
Chief Banking Officer



T. Joseph Stronks
Executive Vice President,
Chief Risk Officer

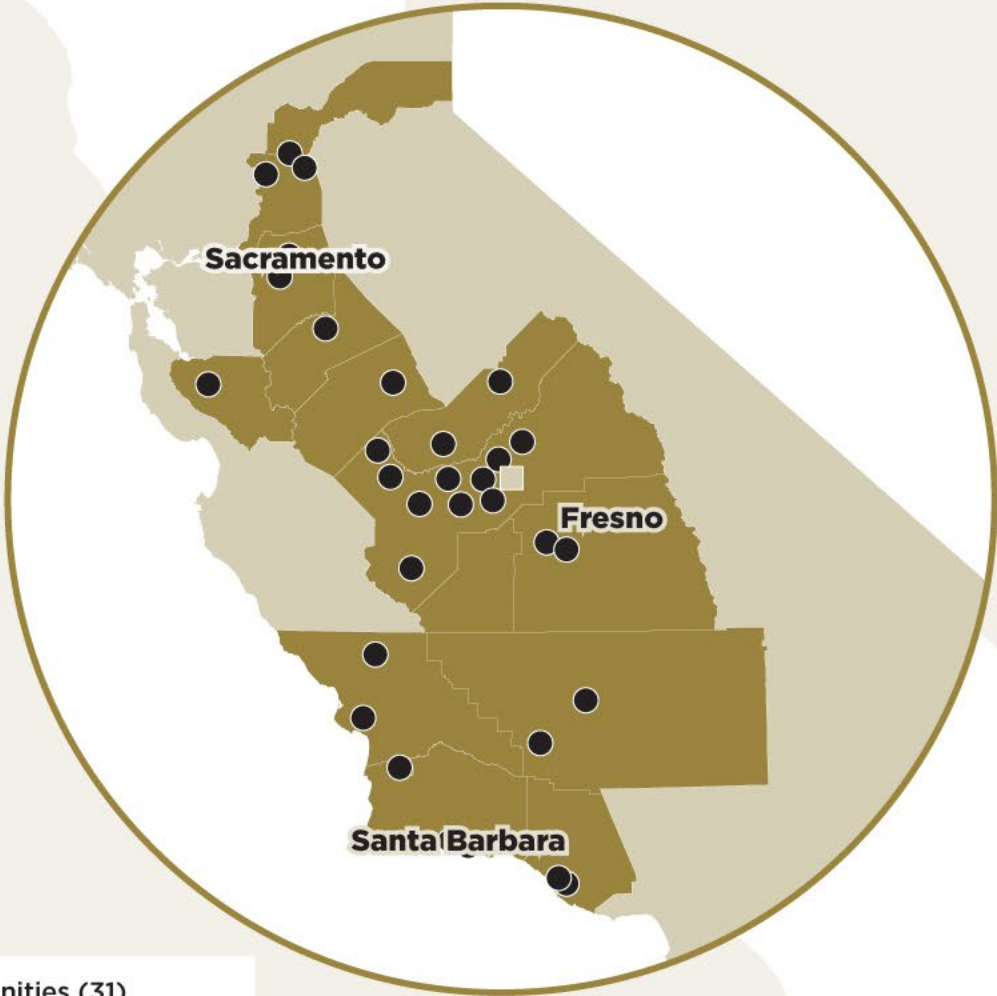


Hinson M. Thomas
Executive Vice President,
Chief Credit Officer



Growth & Stability

Growth & Stability



- Communities (31)
- Corporate Headquarters

NASDAQ Symbol	CWBC
Market Capitalization	\$644.9 Million
Institutional Ownership	49%
Insider Ownership	9%
Total Assets*	~\$5.0 Billion
Headquarters	Fresno, CA
# of Banking Centers	39
Year Established	1980
Strategic Footprint	Central California

As of April 30, 2026.
 *Total assets estimated based on acquisition of United Security Bancshares as of April 1, 2026.

Mergers & Acquisitions

2004

Acquired **Bank of Madera County**, adding Banking Centers in Madera and Oakhurst

2008

Acquired **Service 1st Bank**, adding Banking Centers in Tracy, Stockton and Lodi

2010

Acquired **Visalia Community Bank**, adding Banking Centers in Visalia and Exeter

2016

Acquired **Sierra Vista Bank**, adding Banking Centers in Cameron Park, Fair Oaks and Folsom

2017

Acquired **Folsom Lake Bank**, adding Banking Centers in Folsom, Rancho Cordova and Roseville

2024

Acquired **Community West Bancshares (CWBC)** and **Community West Bank** (adopted name), adding Banking Centers in Goleta, Oxnard, Paso Robles, San Luis Obispo, Santa Barbara, Santa Maria, Ventura
Entered **Bakersfield** with Banking Center

2026

Acquired **United Security Bancshares (UFBO)** and **United Security Bank**, adding Banking Centers in Bakersfield, Campbell, Caruthers, Coalinga, Firebaugh, Fowler, Fresno, Mendota, Oakhurst, San Joaquin, and Taft

Community West Bank

Out-of-Market Merger Overview

Transaction summary

Strategic rationale

Benefits:

- Expansion into new markets
- New client opportunities
- Talent acquisition

Key integration considerations

In-Market Merger Overview

Transaction summary

Strategic rationale

Benefits:

- Market density
- Existing brand familiarity
- Operational efficiencies

Key integration considerations

Comparing The Two

In-Market	Out-of-Market
Faster operational alignment	Best of breed for products, and services, and staffing
Higher client familiarity and brand recognition	Greater need for brand awareness and client education
Market overlap and staffing alignment	Less market familiarity
Strong existing community relationships	Opportunities to expand market presence and diversity footprint
Expense savings	Revenue opportunities

Lessons Learned/Discussion

What Worked Well

- Strong communication
- Dedicated integration teams
- Leadership visibility
- Early client outreach
- Focus on culture and relationships

Challenges & Lessons Learned

- Balancing daily operations with integration
- Timing and volume of communications
- System conversion complexities
- Resource allocation
- 3rd party dependencies

What We Would Change

- Earlier planning – project management
- Additional project management resources
- Additional training time before conversion
- Aligning 3rd parties

Protecting the Franchise/Retention Strategies

- Maintaining service during transition
- Communication with key clients
- Retention strategies for team members and clients
- Protecting/Instilling our culture

Community West Bank

Investing in Relationships