

Company Quick Facts

Since 1974, Citizens Business Bank has been creating banking relationships by focusing on our customer and helping them achieve more for their business, their employees, and the communities they serve. Our founder, George A. Borba Sr., was an enterprising dairy farmer and small business owner from Southern California. George saw a need to support other business owners in his community by helping them preserve and enhance the value of their companies. He shared his vision with a group of local business leaders who cared deeply about their community, and together they set out to design a new banking experience.

We are proud to be in the position to assist entrepreneurs with opportunities to foster and grow their businesses. Our customers' success is our success. We are able to build long-standing relationships with each customer by treating them the same way we would want to be treated. In fact, many of our customers have banked with us for decades. Our unwavering commitment to personal service is the reason we are consistently recognized as one of the top-performing banks in the nation.

CVB Financial Corp. ("CVBF") is the holding company for Citizens Business Bank. CVBF is one of the 10 largest bank holding companies headquartered in California with assets of over \$15 billion¹.

#1
Forbes 2021
BEST BANKS IN AMERICA

Best Bank in America

Forbes, 2021²

Best-Performing

BANKS IN THE NATION

S&P Global, 2018³

Super Premier

PERFORMING BANK

Findley Reports, 2020

Strong

FITCH RATING | BBB+

Fitch Ratings, 2020

Corporate Partner

OF THE YEAR

Hope through Housing, 2019



**FIVE-STAR
SUPERIOR RATING**

BauerFinancial, 2020

\$177.2 MILLION

ANNUAL
EARNINGS

12.31.20

177 CONSECUTIVE

QUARTERS OF
PROFITABILITY

Over 44 years 6.30.21

127 CONSECUTIVE

QUARTERS OF CASH
DIVIDENDS PAID

Over 31 years 6.16.21

Our Footprint

Over 50 locations serving the Inland Empire, Los Angeles County, Orange County, San Diego County, Ventura County, Santa Barbara County, and the Central Valley area of California.

Community Commitment

We support the communities we serve and have supported over 300 nonprofits and counting.

Industry Expertise

- Industrial
- Manufacturing
- Title & Escrow
- Nonprofit
- Labor Management
- Dairy & Livestock
- Property Management
- Agriculture
- Government
- Professional/Medical
- Fiduciary Services
- International Services

For investor information please visit cbbank.com/investors

¹ As of 6.30.2021.

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³ S&P Global Market Intelligence ranked CVB Financial Corp. the #2

Best-Performing Regional Bank of 2018 with \$10 billion to \$50 billion in assets.