



A Financial Services Company

Citizens Business Bank is the ninth largest financial institution headquartered in California¹ with total assets of approximately \$8.1 billion. Founded in 1974, we are a financial services company with a bank at our core. Our roots in community banking give us the unique capability to provide large bank products and solutions with the hands-on approach and personal attention of a local community bank.

The Citizens Business Bank team emphasizes and represents what is essential about community banking: a focused approach on the customer, and the many ways we can help them achieve more for their business, their employees, and the customers and communities they serve.

Commercial Banking Solutions

- Commercial Lending
- SBA Loans
- Revolving Lines of Credit
- Cash Management
- Agriculture Lending
- Asset-Based Lending
- Equipment Financing
- Term Loans
- International Services
- Dairy & Livestock Lending

Investing*

CitizensTrust Wealth Management

- Asset Management
- Charitable Services
- Estate Planning

Citizens Business Bank is not a registered broker/dealer. Trust and Wealth Management are provided by CitizensTrust Wealth Management.

CitizensTrust Investment Services

- Business & Succession Planning
- Financial Planning
- Personal Investing
- Retirement Planning

Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Citizens Business Bank and CitizensTrust Investment Services are not registered broker/dealers and are not affiliated with LPL Financial.

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
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Personal Banking Solutions

- Customized Checking and Saving Accounts
- Credit and Debit Cards
- Online / Mobile Banking
- Home Lending

Company Quick Facts



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159 Consecutive Quarters of Profitability²

Ranked Top 5 Bank in the U.S.³

- Bank Director Magazine, 2014, 2015 and 2016

Five Star Rating

- BauerFinancial, Inc., 2016

Super Premier Performing Bank

- Findley Reports, 2016

Industry Expertise

- Industrial
- Manufacturing
- Title & Escrow
- Nonprofit
- Medical
- Property Management
- Agriculture
- Government
- Professional

Our Footprint

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

Tens of thousands of surcharge-free ATMs through MoneyPass®⁴

Community Commitment

We support the communities we serve and have contributed to over 300 nonprofit organizations and counting.

Banking | Lending | Investing*

cbbank.com



¹CVB Financial, Corp. is the holding company for Citizens Business Bank. CVB Financial, Corp. is the ninth largest bank holding company headquartered in California as of 01/18/17 ²As of 01/18/17. ³Bank Director Magazine, 2016, Among Banks with \$5 Billion to \$50 Billion in Assets. ⁴MoneyPass is a registered trademark of Elan Financial Services. Citizens Home Lending NMLS# 417441.