



A Financial Services Company

Safe
Sound
Secure

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, N.A. CVBF is one of the 10 largest bank holding companies headquartered in California with assets of more than \$20 billion¹.



America's Best Banks²
Forbes, 2026

Top 50 Public Banks
S&P Global Market Intelligence, 2025

**Super Premier
PERFORMING BANK**
Findley Reports, 2026

Stable
FITCH RATING | BBB+
Fitch Ratings, 2025

★★★★★
**FIVE-STAR
SUPERIOR RATING**
BauerFinancial, 2026

\$209.3 MILLION
ANNUAL
EARNINGS
12.31.25

196 CONSECUTIVE
QUARTERS OF
PROFITABILITY
3.31.26

146 CONSECUTIVE
QUARTERS OF CASH
DIVIDENDS PAID
Q1 2026

Our Footprint

Over 75 locations throughout the state of California.

Community Commitment

We support the communities we serve and have supported over 500 nonprofits and counting.

Industry Expertise

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

For investor information please visit investors.cbbank.com

¹As of 04.17.2026.

²CVB Financial Corp is the holding company for Citizens Business Bank, N.A.

