

Community West Bancshares

Investor Presentation

Keefe, Bruyette & Woods

Virtual West Coast Bank Field Trip

November 21, 2024

James J. Kim

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

Shannon R. Livingston

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

Jeff M. Martin

Community West Bank
Executive Vice President, Chief Banking Officer

Forward-Looking Statements

Certain matters discussed in this press release constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements are forward-looking in nature and involve a number of risks and uncertainties. Such risks and uncertainties include, but are not limited to (1) significant increases in competitive pressure in the banking industry; (2) the impact of changes in interest rates; (3) a decline in economic conditions in the Central Valley and the Greater Sacramento Region, including the impact of inflation; (4) the Company's ability to continue its internal growth at historical rates; (5) the Company's ability to maintain its net interest margin; (6) the decline in quality of the Company's earning assets; (7) a decline in credit quality; (8) changes in the regulatory environment; (9) fluctuations in the real estate market; (10) changes in general economic and business conditions, including inflation; (11) changes and trends in the securities markets (12) risks associated with acquisitions, relating to difficulty in integrating combined operations and related negative impact on earnings, and incurrence of substantial expenses; (13) political developments, uncertainties or instability, acts of war or terrorism, or hostilities; (14) natural disasters, such as earthquakes, drought, pandemic diseases or extreme weather events, any of which may affect services we use or affect our customers, employees or third parties with which we conduct business; (15) risks related to the merger with Community West, including, among others, the expected business expansion may be less successful as projected; the integration of each party's management, personnel and operations may not be successfully achieved or may be materially delayed or may be more costly or difficult than expected, deposit attrition, customer or employee loss and/or revenue loss as a result of the merger, and expenses related to the merger may be greater than expected, (16) the other risks set forth in the Company's reports filed with the Securities and Exchange Commission, including its Annual Report on Form 10-K for the year ended December 31, 2023. Therefore, the information set forth in such forward-looking statements should be carefully considered when evaluating the business prospects of the Company.

When the Company uses in this presentation the words "anticipate," "estimate," "expect," "project," "intend," "commit," "believe," and similar expressions, the Company intends to identify forward-looking statements. Such statements are not guarantees of performance and are subject to certain risks, uncertainties and assumptions, including those described in this presentation. Should one or more of these risks or uncertainties materialize, or should underlying assumptions prove incorrect, actual results may vary materially from those anticipated, estimated, expected, projected, intended, committed or believed. The future results and shareholder values of the Company may differ materially from those expressed in these forward-looking statements. Many of the factors that will determine these results and values are beyond the Company's ability to control or predict. For those statements, the Company claims the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995.

Community West Bancshares will undertake no obligation to revise or publicly release any revision or update to the forward looking statements to reflect events or circumstances that occur after the date on which statements were made.

Mission

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

Values

Teamwork
Accountability
Excellence
Integrity
Caring
Inclusivity

Community West Bancshares



Investing In Relationships

Executive Officers



James J. Kim
Chief Executive Officer,
Community West Bancshares and
Chief Executive Officer & President,
Community West Bank
23 Years of Experience



Martin E. Plourd
President,
Community West Bancshares
42 Years of Experience



Shannon R. Livingston
EVP, Chief Financial Officer,
Community West Bancshares
and Community West Bank
19 Years of Experience



Patrick A. Luis
EVP, Chief Credit Officer,
Community West Bancshares
and Community West Bank
38 Years of Experience



Dawn M. Cagle
EVP, Chief Human Resource Officer,
Community West Bank
37 Years of Experience



William F. Filippin
EVP, Regional Executive,
Community West Bank
32 Years of Experience



Blaine C. Lauhon
EVP, Chief Administrative Officer,
Community West Bank
38 Years of Experience



Jeff M. Martin
EVP, Chief Banking Officer,
Community West Bank
21 Years of Experience



A. Kenneth Ramos
EVP, Regional Executive,
Community West Bank
36 Years of Experience



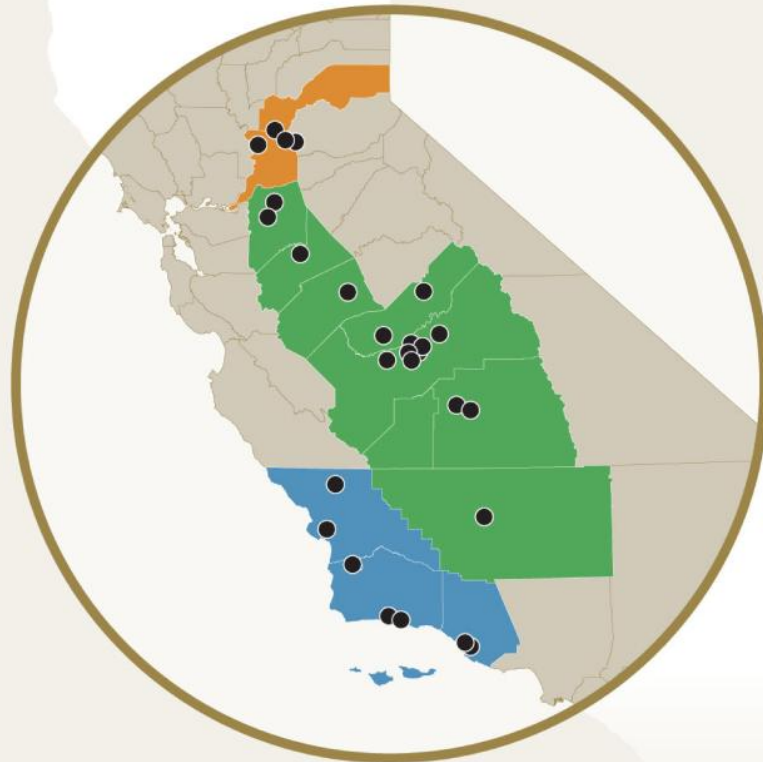
Joseph A. Stronks
EVP, Chief Risk Officer,
Community West Bank
33 Years of Experience



Company Overview & Financial Highlights

Overview

Greater Sacramento Region
San Joaquin Valley Region
Central Coast Region



NASDAQ Symbol	CWBC
Market Capitalization	\$364.9 Million
Institutional Ownership	51%
Insider Ownership	12%
Total Assets	\$3.5 Billion
Headquarters	Fresno, CA
# of Banking Centers	26
Year Established	1980
Strategic Footprint	Central California

As of Sept 30, 2024

Financial Highlights – Third Quarter 2024

Total Assets
\$3.5 BILLION
September 30, 2024

Total Assets Increased
1.34%
(\$46.6 BILLION)
September 30, 2024 compared to
the quarter ended June 30, 2024

Total Deposits Increased
September 30, 2024 compared to
the quarter ended June 30, 2024
1.83%
(\$52.39 MILLION)

Net Interest Margin Increased
3.69%
FROM 3.65%
September 30, 2024 compared to
the quarter ended June 30, 2024

Net Loans Increased
September 30, 2024 compared to
the quarter ended June 30, 2024
1.82%
(\$40.6 MILLION)

Cash Dividend
Payable on November 22, 2024
to shareholders of record as of
November 8, 2024
\$0.12
PER COMMON SHARE

Community West Bancshares

Financial Highlights

	2024 Q3 YTD	2023	2022
Total Assets	\$3.5 Billion	\$2.43 Billion	\$2.42 Billion
Net Income	\$771,000	\$25.54 Million	\$26.65 Million
Diluted EPS	\$0.05	\$2.17	\$2.27
Net Interest Margin	3.69%	3.58%	3.52%
ROAA	0.03%	1.04%	1.09%
ROAE	0.34%	13.81%	14.25%
Cash Dividends per share	\$0.36	\$0.48	\$0.48
Total Loan Yield	6.57%	5.53%	4.93%
NPAs to Total Assets	0.09%	0.00%	0.00%
Leverage Capital Ratio	9.38%	9.18%	8.37%
Common Equity Tier 1 Ratio	11.12%	12.78%	11.92%
Tier 1 Risk Based Capital Ratio	11.30%	13.07%	12.22%
Total Risk Based Capital Ratio	13.55%	16.08%	14.92%



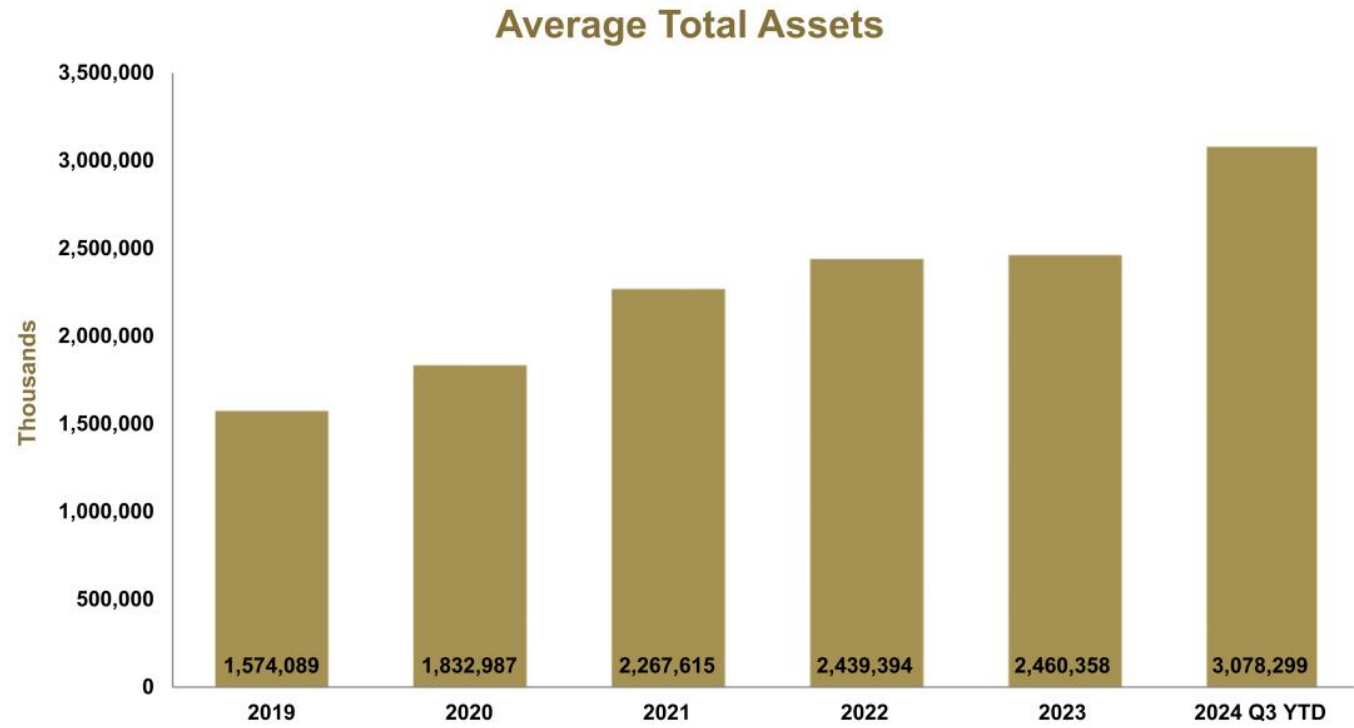
Stock & Earnings Overview

Attractive Investment Opportunity



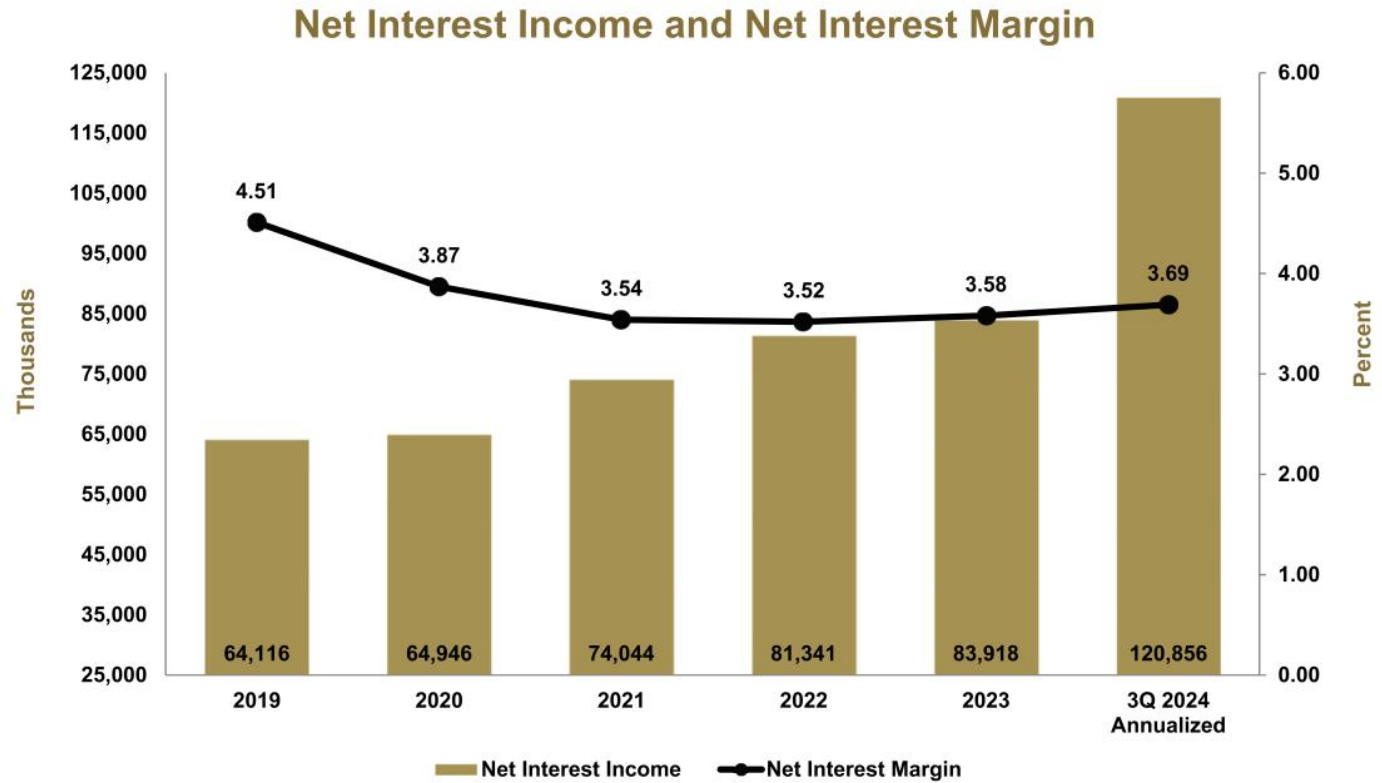
As of September 30, 2024
Source: NASDAQ Monthly Closing Price Data

Growing Franchise

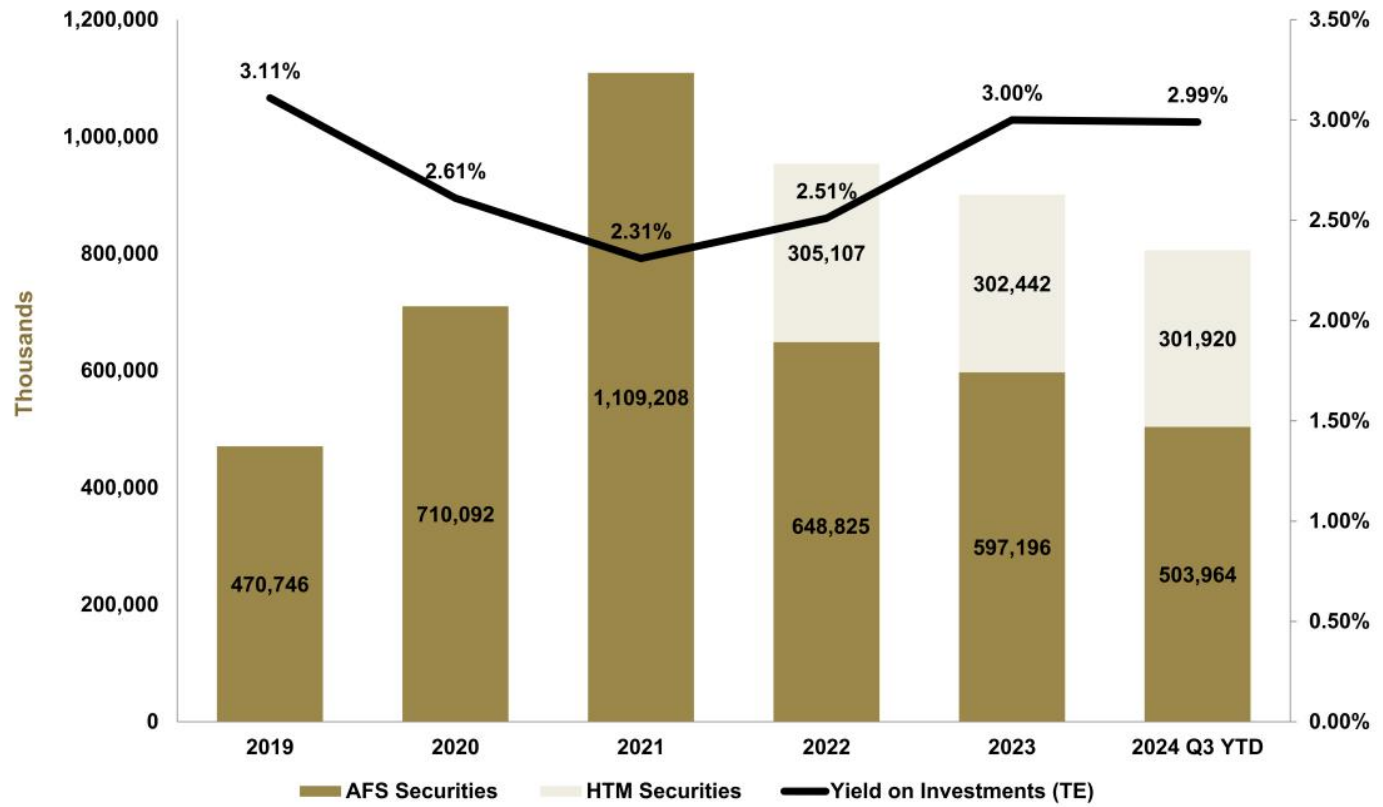


▲ CAGR = 15.17%

Strong Net Interest Income and NIM



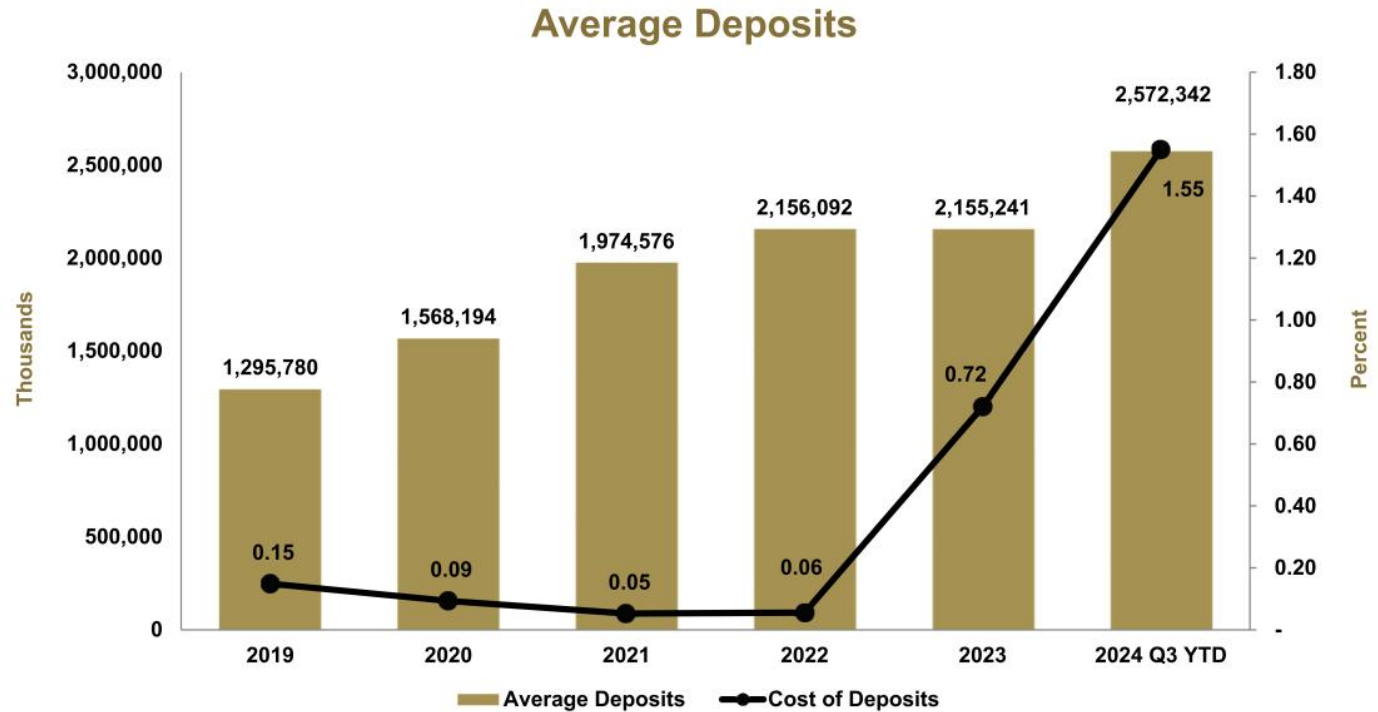
Investment Portfolio





Deposits Overview

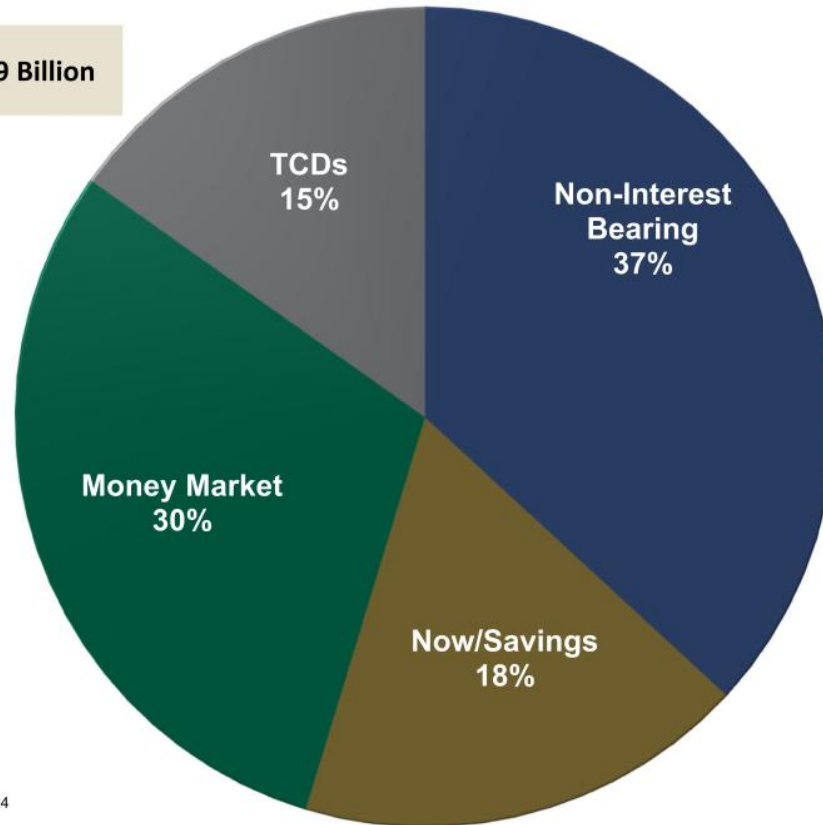
Average Deposits and Average Cost of Deposits



▲ CAGR = 15.53%

Deposit Mix

Total Deposits = \$2.9 Billion

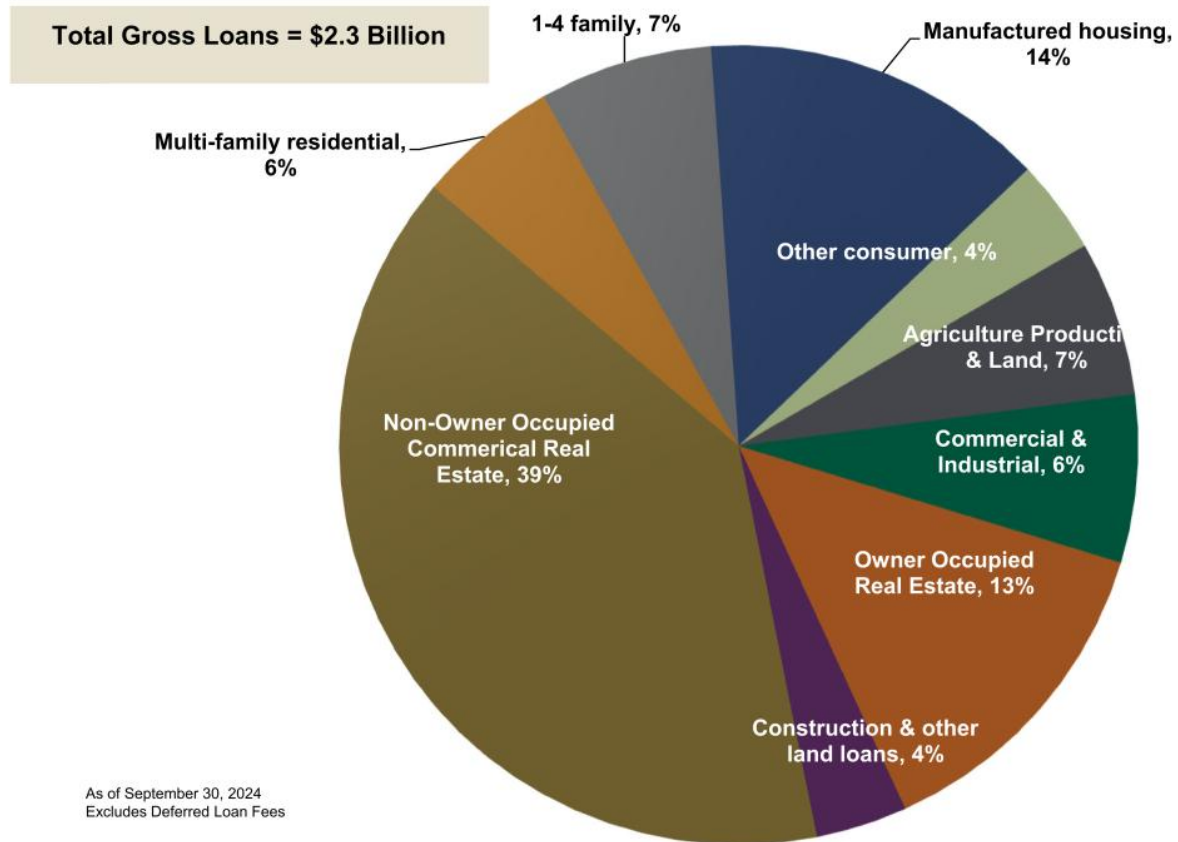


As of September 30, 2024

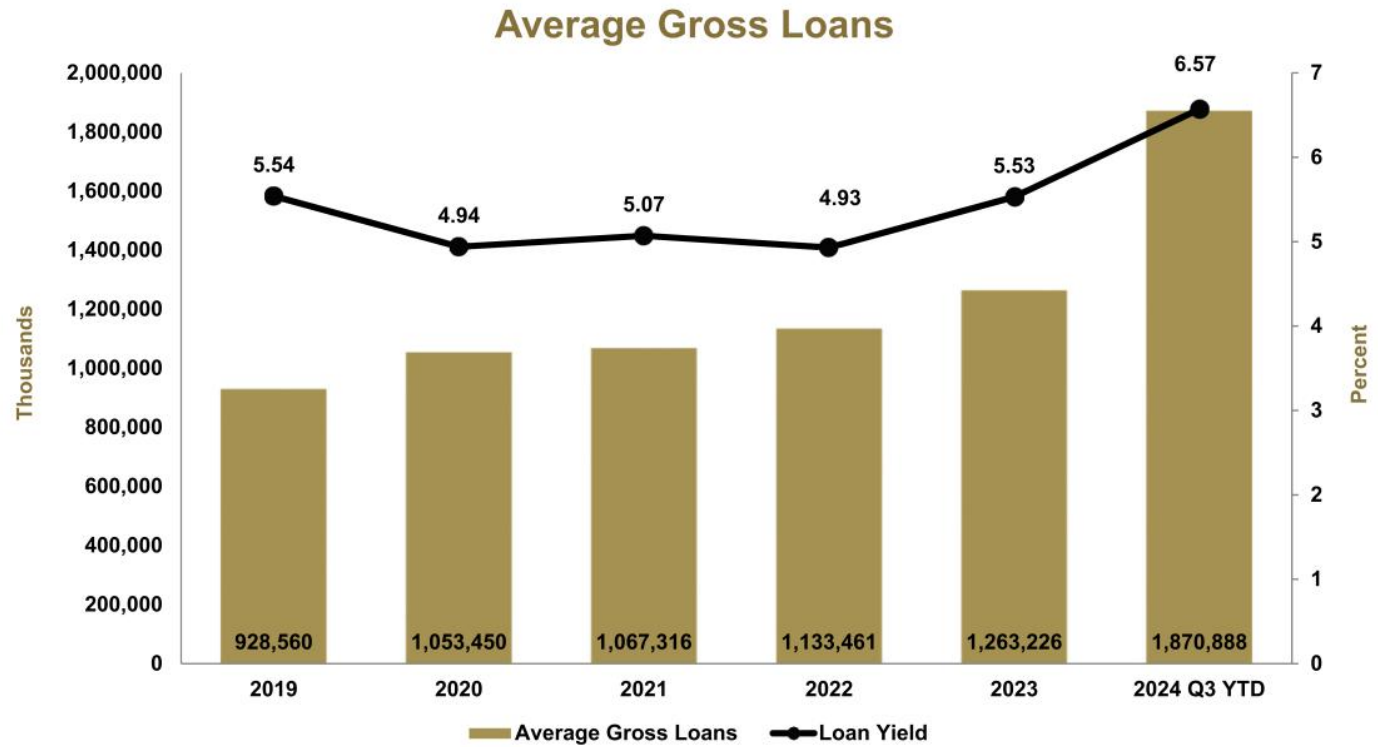


Lending Overview

Well Diversified Loan Portfolio



Average Loan Totals & Yield

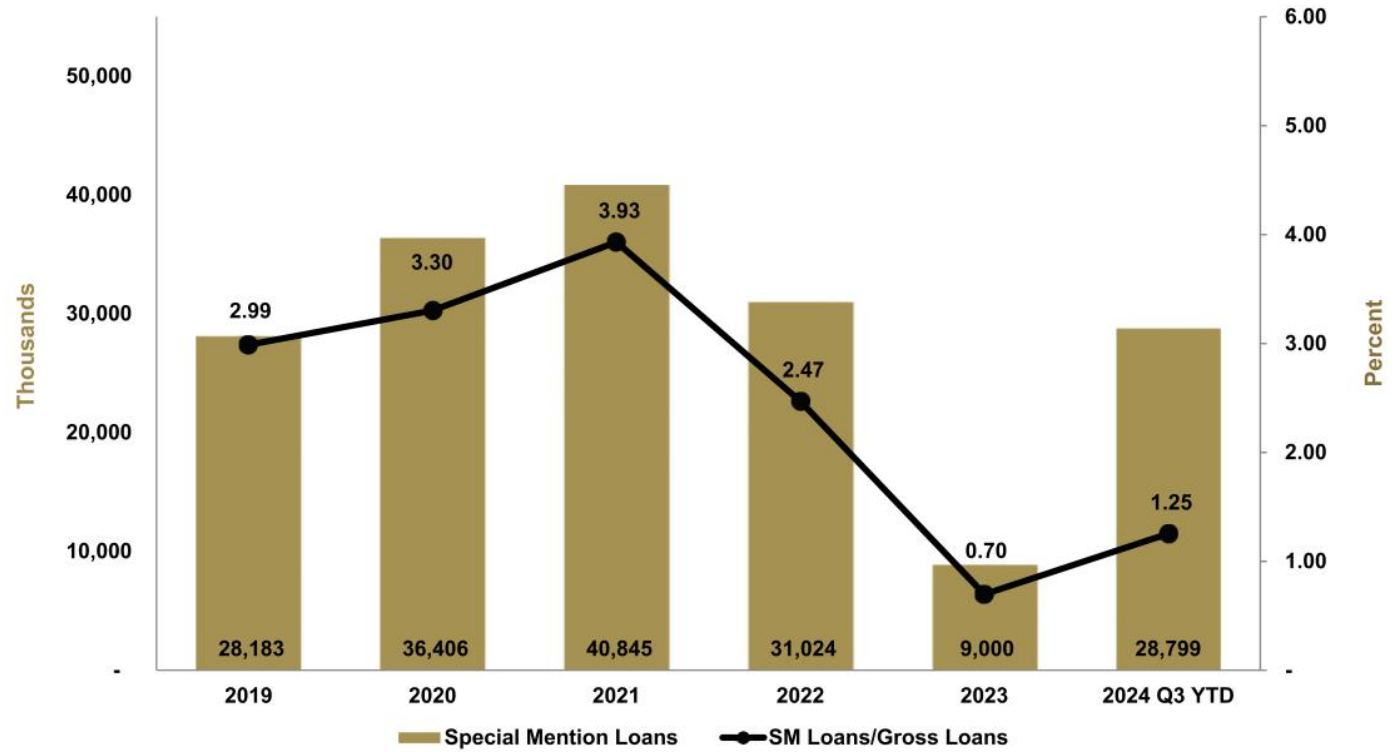


▲ **CAGR = 15.89%**

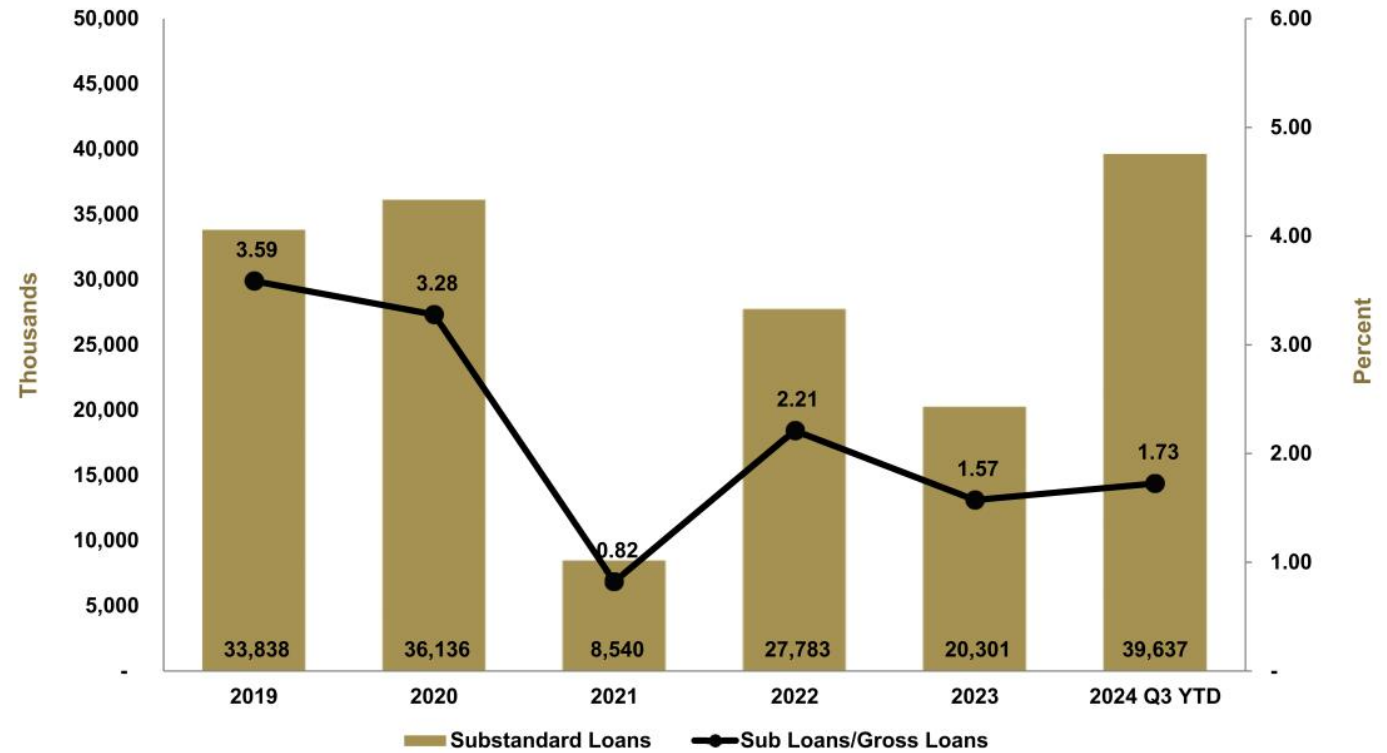
Non-Performing Assets & Allowance for Loan Losses



Special Mention Loans



Substandard Loans



Community West Bancshares

Investing In Relationships

