

Community West Bancshares

Investor Presentation Janney CEO Forum

February 4-5, 2026

James J. Kim

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

Martin E. Plourd

Community West Bancshares, President

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 set forth herein (including any exhibits hereto) constitute “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995, including forward-looking statements relating to the Company’s current business plans and expectations regarding future operating results. Forward-looking statements may include, but are not limited to, the use of forward-looking language, such as “likely result in,” “expects,” “anticipates,” “estimates,” “forecasts,” “projects,” “intends to,” or may include other similar words or phrases, such as “believes,” “plans,” “trend,” “objective,” “continues,” “remains,” or similar expressions, or future or conditional verbs, such as “will,” “would,” “should,” “could,” “may,” “might,” “can,” or similar verbs. These forward-looking statements are subject to risks and uncertainties that could cause actual results, performance or achievements to differ materially from those projected. These risks and uncertainties, some of which are beyond our control, include, but are not limited to: current and future business, economic and market conditions in the United States generally or in the communities we serve, including the effects of declines in property values and overall slowdowns in economic growth should these events occur; economic uncertainty attributable to the imposition of tariffs by the Trump administration; inflationary pressures and changes in the interest rate environment that reduce our margins and yields, the fair value of financial instruments or our level of loan originations, or increase the level of defaults, losses and prepayments on loans we have made and make, whether held in the portfolio or in the secondary market; effects of and changes in trade, monetary and fiscal policies and laws, including the interest rate policies of the Federal Open Market Committee of the Federal Reserve Board; geopolitical and domestic political developments that can increase levels of political and economic unpredictability, contribute to rising energy and commodity prices, and increase the volatility of financial markets; changes in the level of nonperforming assets and charge offs and other credit quality measures, and their impact on the adequacy of our allowance for credit losses and our provision for credit losses; factors that can impact the performance of our loan portfolio, including real estate values and liquidity in our primary market areas, the financial health of our commercial borrowers, and the success of construction projects that we finance; our ability to achieve loan growth and attract deposits in our market area, the impact of the cost of deposits and our ability to retain deposits; liquidity issues, including fluctuations in the fair value and liquidity of the securities we hold for sale and our ability to raise additional capital, if necessary; continued or increasing competition from other financial institutions, credit unions, and non-bank financial services companies, many of which are subject to different regulations than we are; challenges arising from unsuccessful attempts to expand into new geographic markets, products, or services; restraints on the ability of Community West Bank to pay dividends to us, which could limit our liquidity; increased capital requirements imposed by banking regulators, which may require us to raise capital at a time when capital is not available on favorable terms or at all; inaccuracies in our assumptions about future events, which could result in material differences between our financial projections and actual financial performance; changes in our management personnel or our inability to retain, motivate and hire qualified management personnel; disruptions, security breaches, or other adverse events, failures or interruptions in, or attacks on, our information technology systems; disruptions, security breaches, or other adverse events affecting the third-party vendors who perform several of our critical processing functions; an inability to keep pace with the rate of technological advances due to a lack of resources to invest in new technologies; natural disasters, such as earthquakes, drought, pandemic diseases (such as the coronavirus) 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; compliance with governmental and regulatory requirements, relating to banking, consumer protection, securities and tax matters and changes in those requirements made by the Trump administration;

(continued) the possibility that any of the anticipated benefits of our proposed acquisition (the “Merger”) of United Security Bancshares (the “Target”) will not be realized or will not be realized within the expected time period; the risk that integration of the Target’s operations with ours will be materially delayed or will be more costly or difficult than expected; the parties’ inability to meet expectations regarding the timing of the proposed Merger; changes to tax legislation and their potential effects on the accounting for the Merger; the inability to complete the proposed Merger due to the failure of the Target’s shareholders to adopt the agreement pursuant to which we would acquire the Target (the “Merger Agreement”), or the failure of our shareholders to adopt the Merger Agreement and to approve the issuance of our common stock in connection with the Merger; the failure to satisfy other conditions to completion of the proposed Merger, including receipt of required regulatory and other approvals; the failure of the proposed Merger to close for any other reason; diversion of management’s attention from ongoing business operations and opportunities due to the proposed Merger; the challenges of integrating and retaining key employees; the effect of the announcement of the proposed Merger on our, the Target’s or the combined company’s respective customer and employee relationships and operating results; (11) the possibility that the proposed Merger may be more expensive to complete than anticipated, including as a result of unexpected factors or events; (12) the dilution caused by our issuance of additional shares of our common stock in connection with the Merger; and our ability to manage the foregoing.

The foregoing factors should not be construed as exhaustive and should be read together with the other cautionary statements included in this report. Because of these risks and other uncertainties, our actual future results, performance or achievement, or industry results, may be materially different from the results indicated by the forward looking statements in this report. In addition, our past results of operations are not necessarily indicative of our future results. You should not rely on any forward looking statements, which represent our beliefs, assumptions and estimates only as of the dates on which they were made, as predictions of future events. Any forward-looking statement speaks only as of the date on which it is made, and we do not undertake any obligation to update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. Further information on other factors that could affect the financial results of the Company are included in Item 1A of the Company’s Annual Report on Form 10-K and in the Company’s other filings with the Securities and Exchange Commission (“SEC”). These documents are available free of charge at the SEC website at <http://www.sec.gov>.

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

A photograph of two business professionals shaking hands. The person on the left is wearing a white shirt, and the person on the right is wearing a dark blue blazer over a light-colored top. In the background, another person in a blue shirt is visible, smiling. The scene is set in an office environment with a desk and papers in the foreground.

Investing In Relationships

Executive Officers



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



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



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



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



Blaine C. Lauhon
EVP, Chief Operating Officer,
Community West Bank
39 Years of Experience



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



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



Hinson Thomas
EVP, Chief Credit Officer,
Community West Bank
30 Years of Experience



Company Overview & Financial Highlights

Overview

Greater Sacramento Region
San Joaquin Valley Region
Central Coast Region



NASDAQ Symbol	CWBC
Market Capitalization	\$431.2 Million
Institutional Ownership	53%
Insider Ownership	12%
Total Assets	\$3.7 Billion
Headquarters	Fresno, CA
# of Banking Centers	26
Year Established	1980
Strategic Footprint	Central California

As of December 31, 2025

Financial Highlights

	2025	2024	2023
Total Assets	\$3.69 Billion	\$3.52 Billion	\$2.43 Billion
Net Income	\$38.17 Million	\$7.67 Million	\$25.54 Million
Diluted EPS	\$2.00	\$0.45	\$2.17
Net Interest Margin	4.15%	3.76%	3.58%
ROAA	1.07%	0.24%	1.04%
ROAE	9.92%	2.42%	13.81%
Cash Dividends per share	\$0.48	\$0.48	\$0.48
Total Loan Yield	6.68%	6.58%	5.53%
Total Cost of Deposits	1.41%	1.53%	0.72%
NPA's to Total Assets	0.19%	0.18%	0.00%
Leverage Capital Ratio	9.80%	9.17%	9.18%
Common Equity Tier 1 Ratio	11.56%	11.15%	12.78%
Tier 1 Risk Based Capital Ratio	11.73%	11.33%	13.07%
Total Risk Based Capital Ratio	13.97%	13.58%	16.08%

Financial Highlights – Fourth Quarter & YTD 2025

Total Assets

\$3.7 BILLION

December 31, 2025

For the three months ended December 31, 2025 compared to the quarter ended September 30, 2025:

Net Income Increased

\$11.17 MILLION ▲ \$10.87 MILLION

Per Diluted Common Share Increased

\$0.58 ▲ \$0.57

Net Interest Margin Increased

4.24%
FROM 4.20%

December 31, 2025 compared to September 30, 2025

Gross Loans Increased

▲
Year-to-Date
(\$206.6 MILLION)

8.85%

Total Deposits Increased

6.34%

▲
Year-to-Date
(\$184.5 MILLION)

Cash Dividend

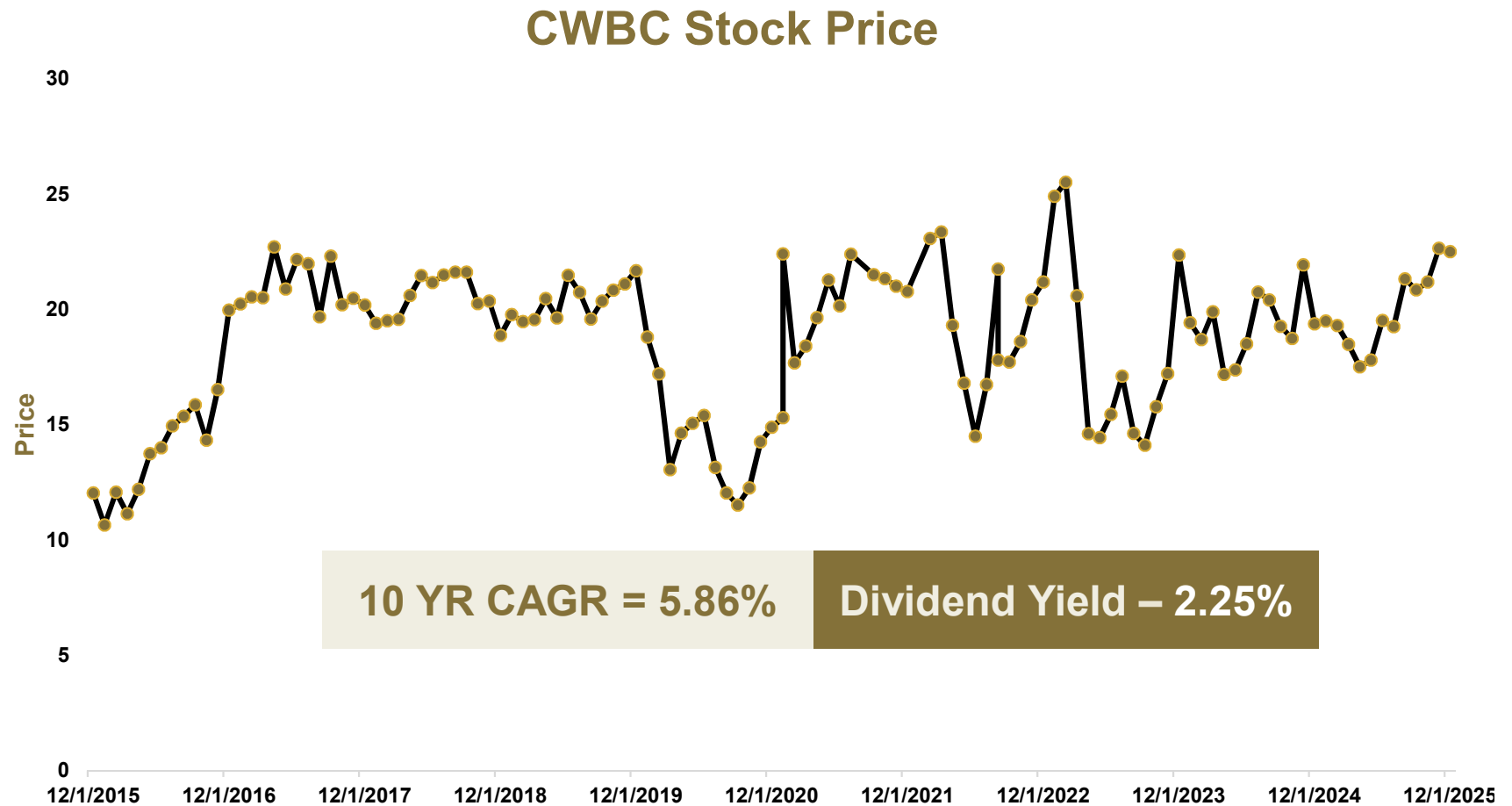
Payable on February 20, 2026 to shareholders of record as of February 6, 2026.

> **\$0.12**
PER COMMON SHARE



Stock & Earnings Overview

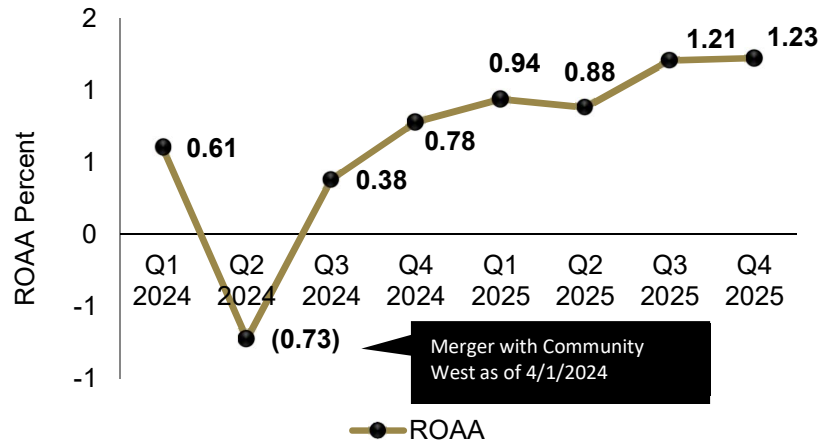
Attractive Investment Opportunity



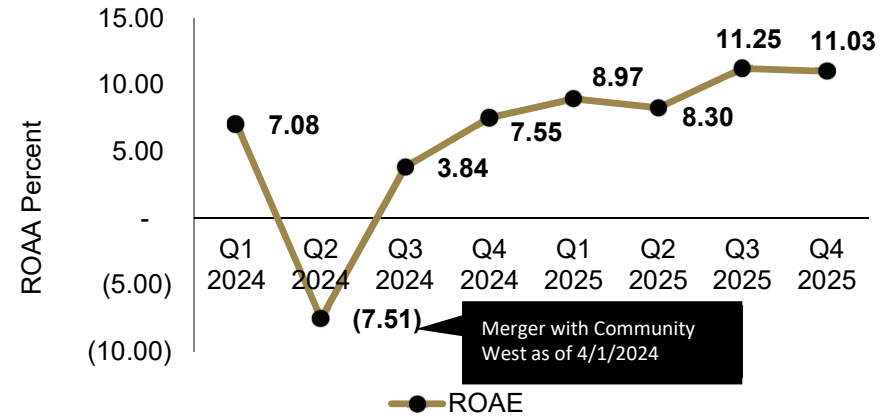
Based on stock price as of December 31, 2025
Source: NASDAQ Monthly Closing Price Data

Quarterly Performance

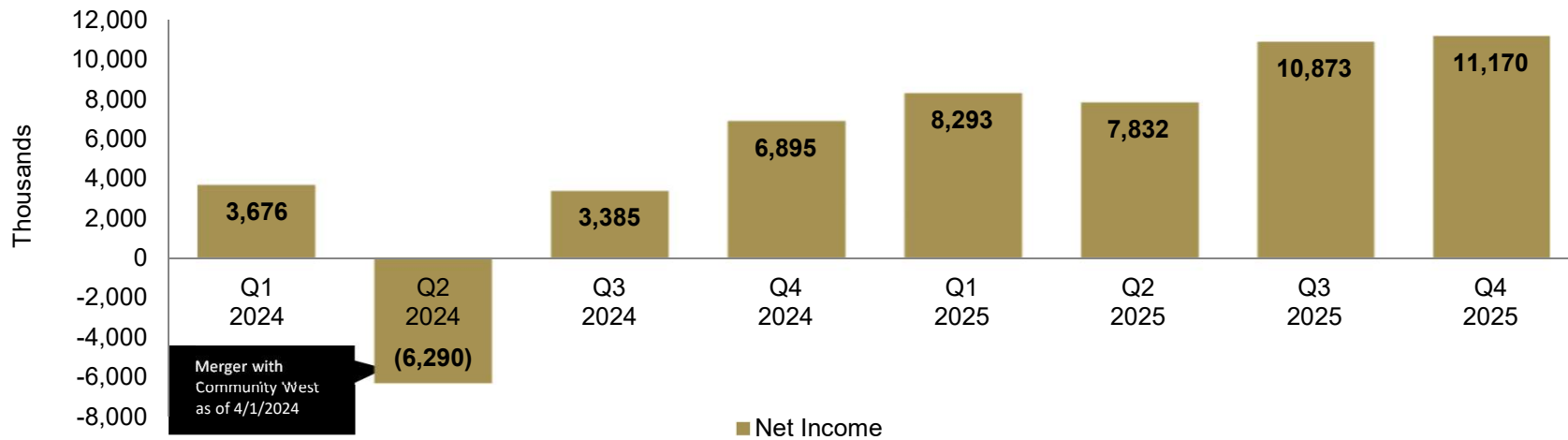
ROAA



ROAE

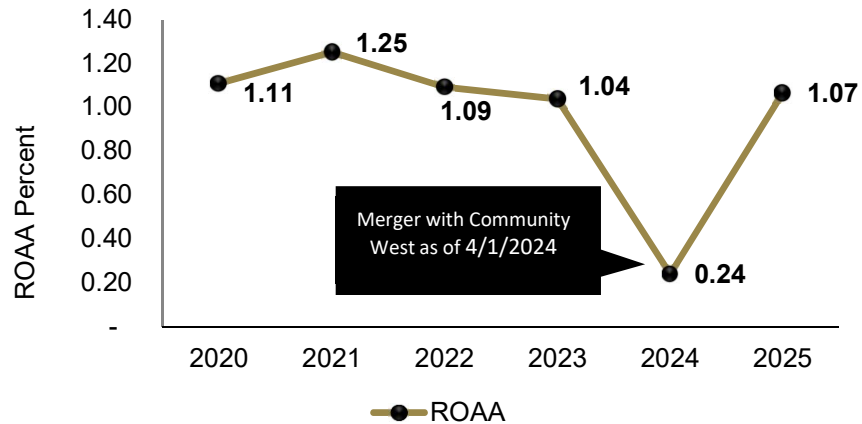


Net Income

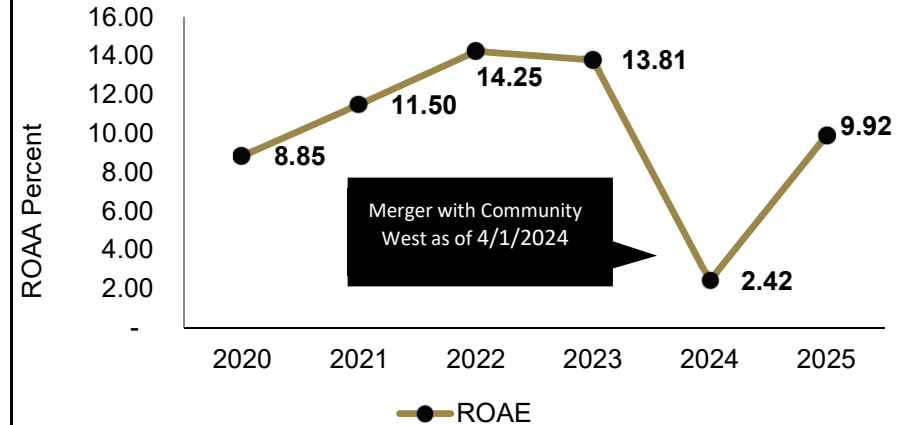


Annual Performance

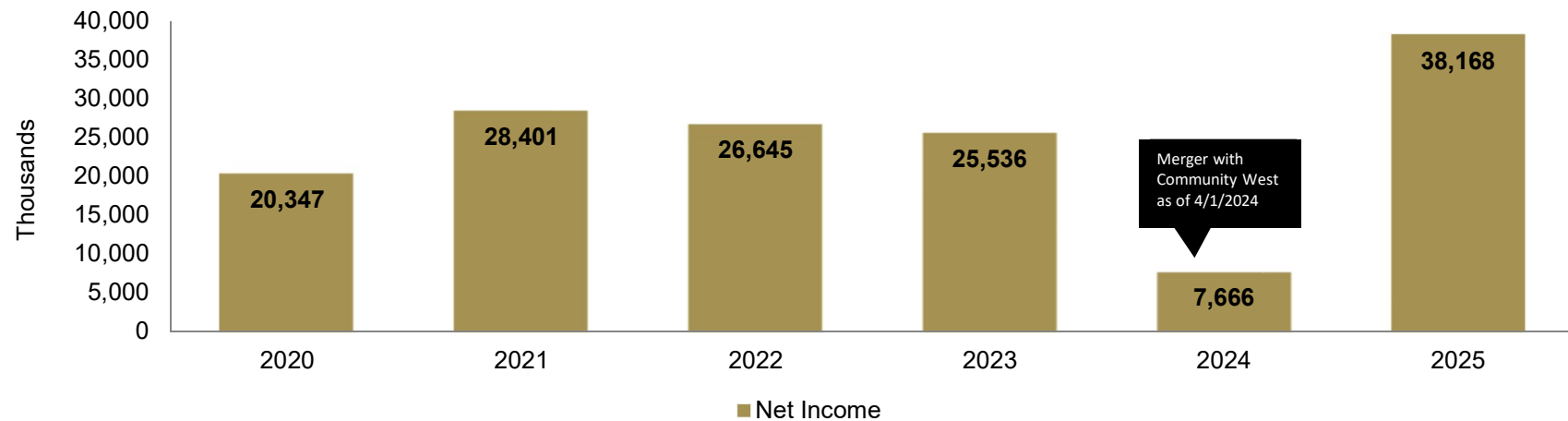
ROAA



ROAE

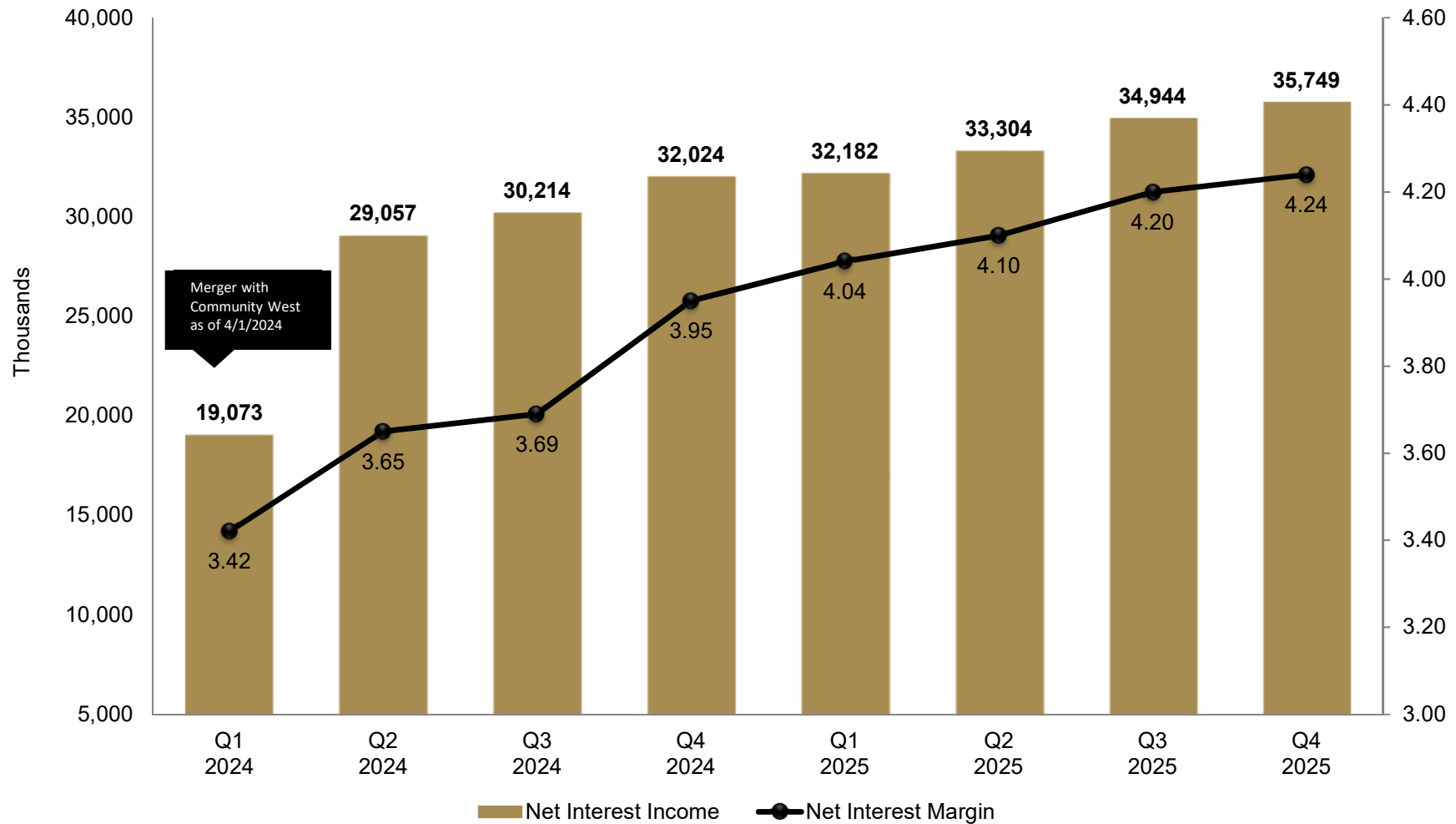


Net Income



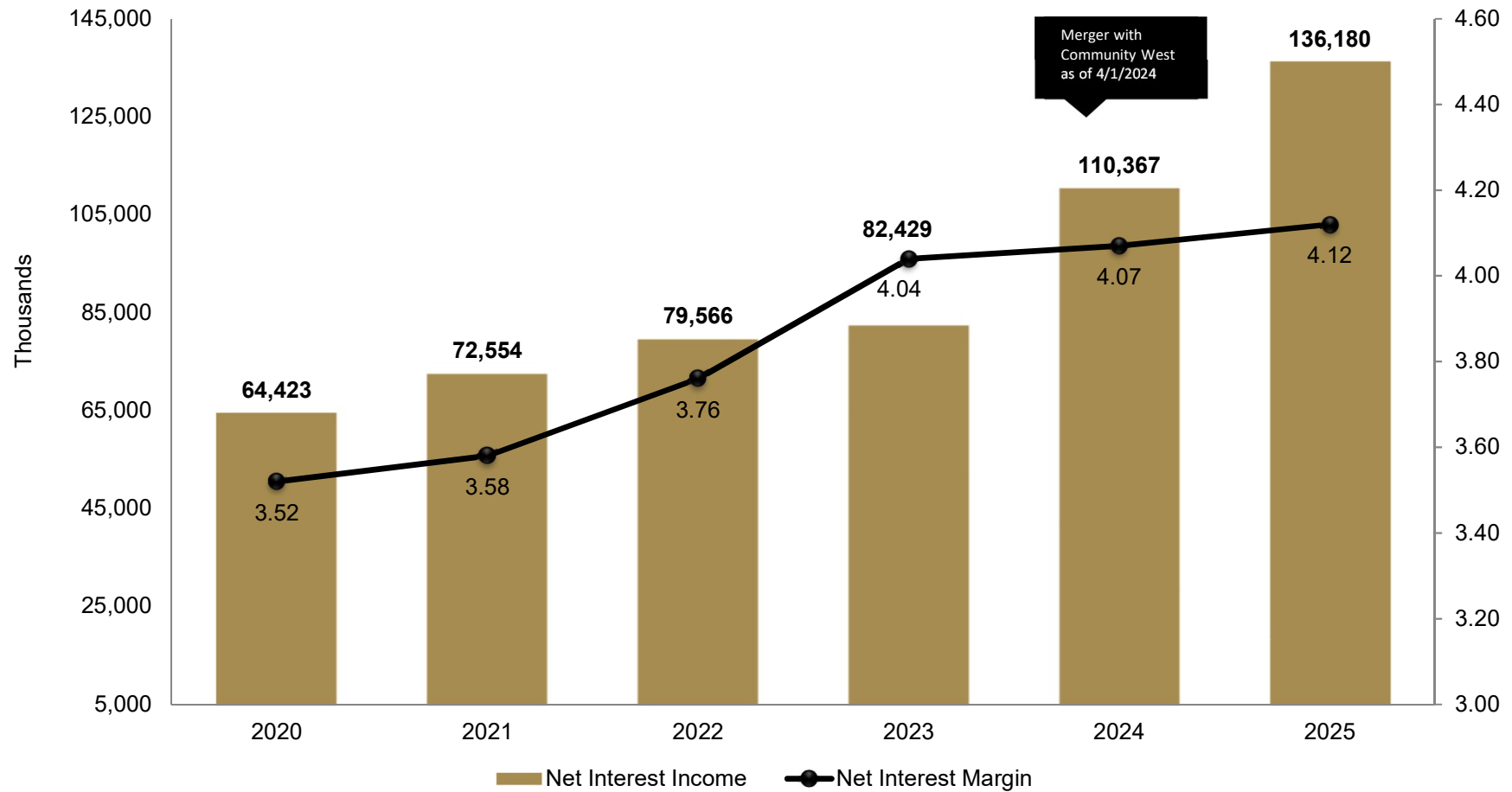
Growing Earnings Power - Quarterly

Net Interest Income and Net Interest Margin



Growing Earnings Power - Annual

Net Interest Income and Net Interest Margin

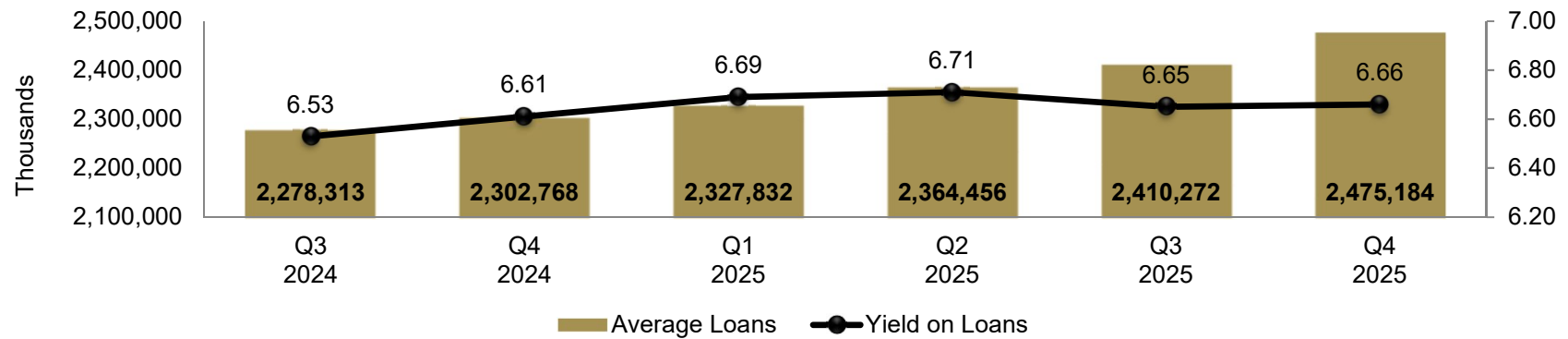




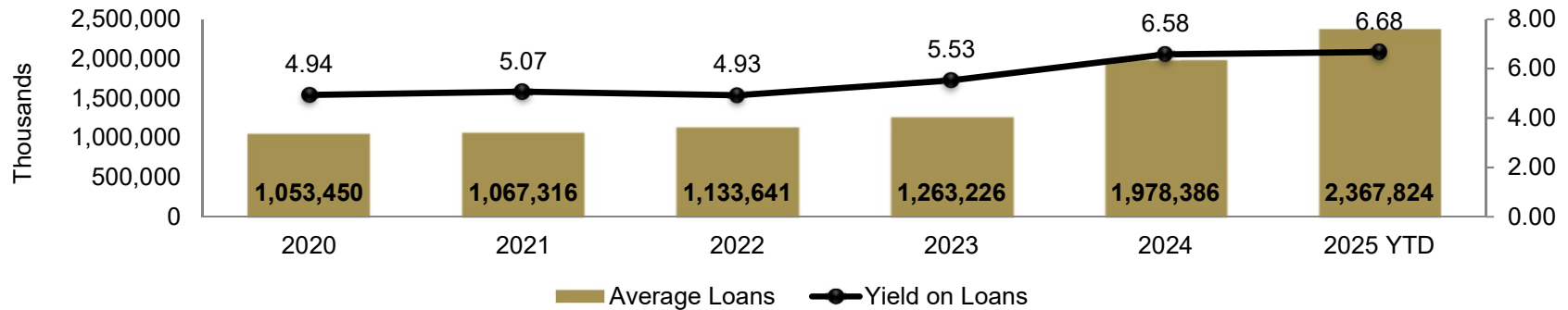
Lending Overview

Loans

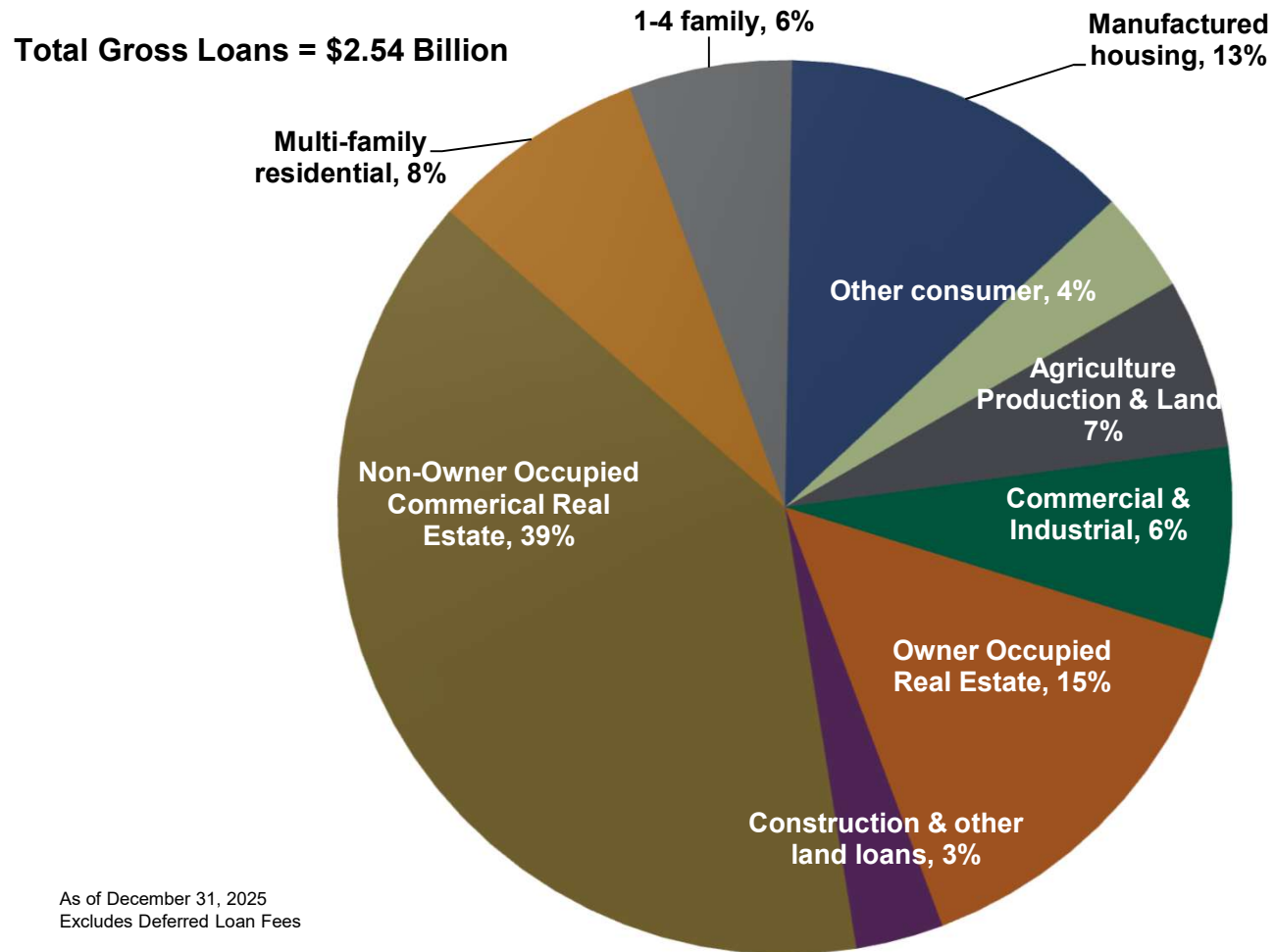
Quarterly Average Loans and Yield on Loans



Annual Average Loans and Yield on Loans

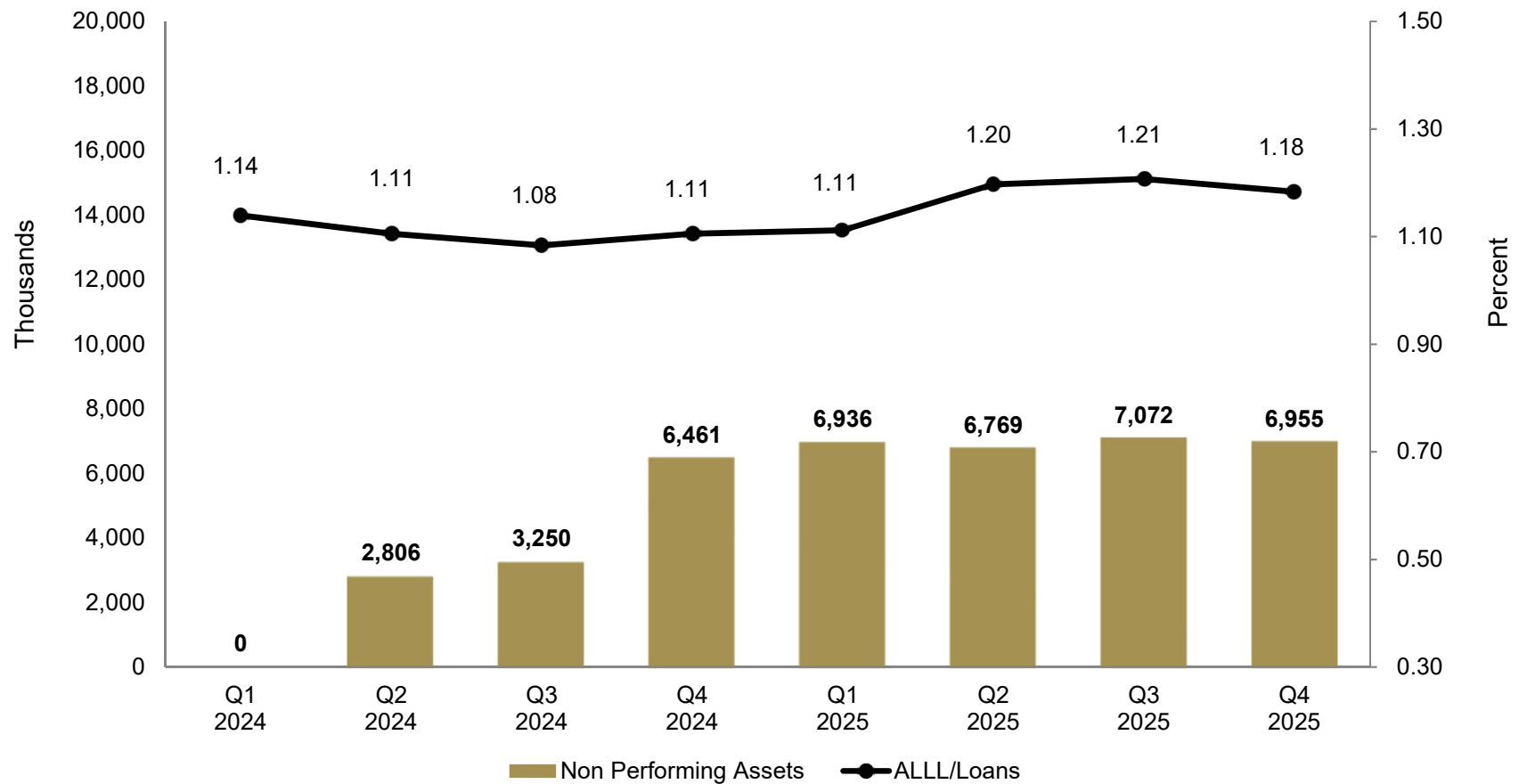


Loan Composition

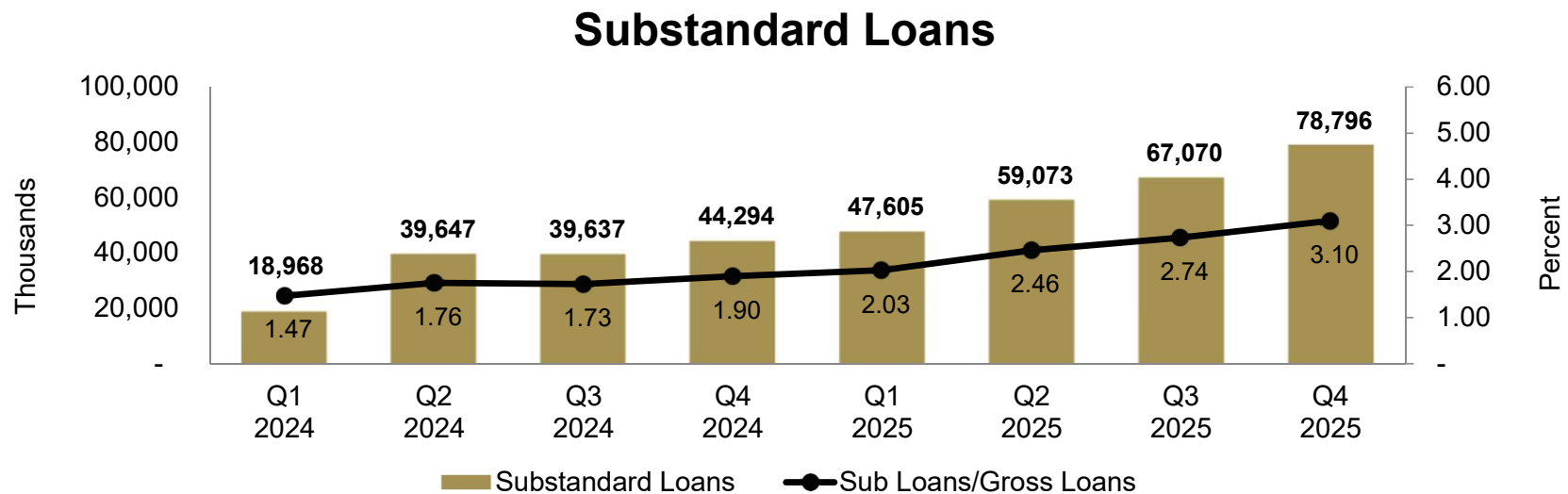
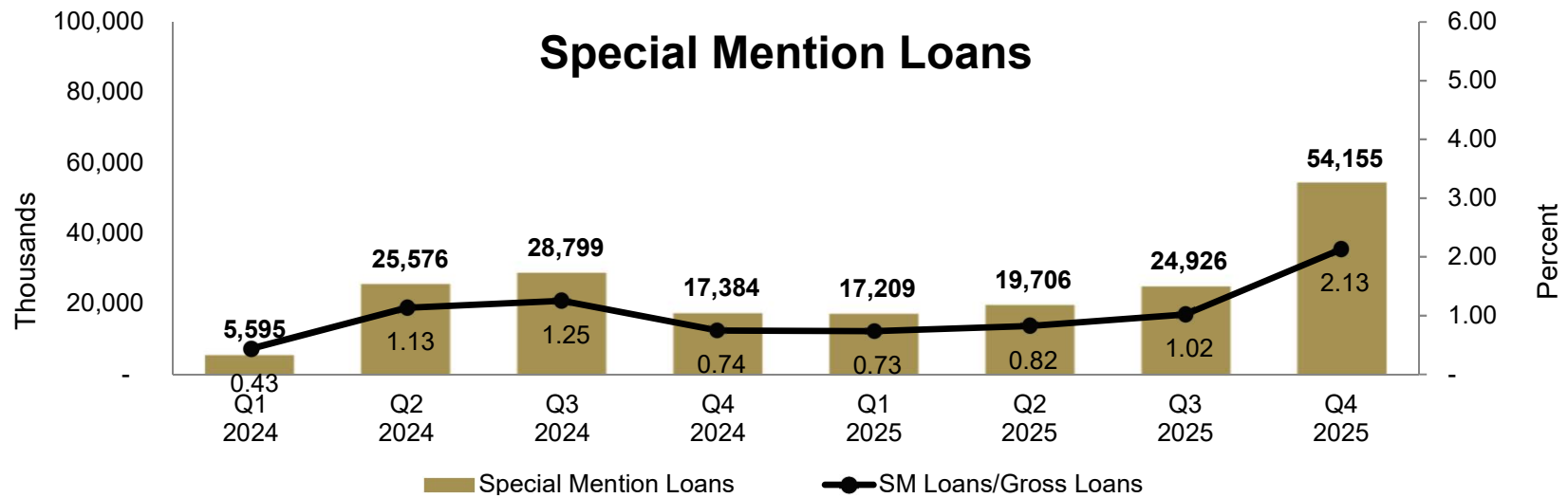


Strong Credit Quality

Non-Performing Assets & Allowance for Loan Losses



Low Levels of Criticized and Classified Assets

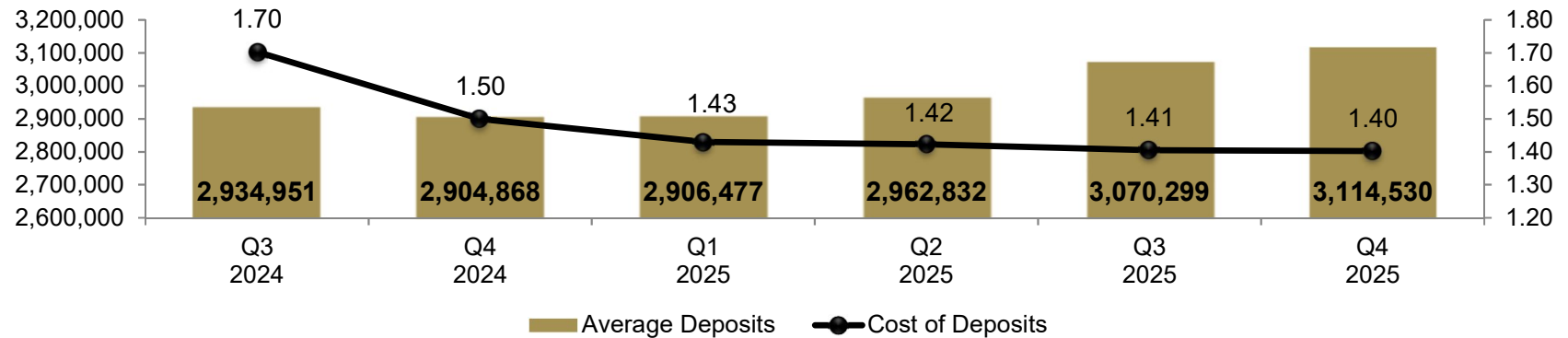




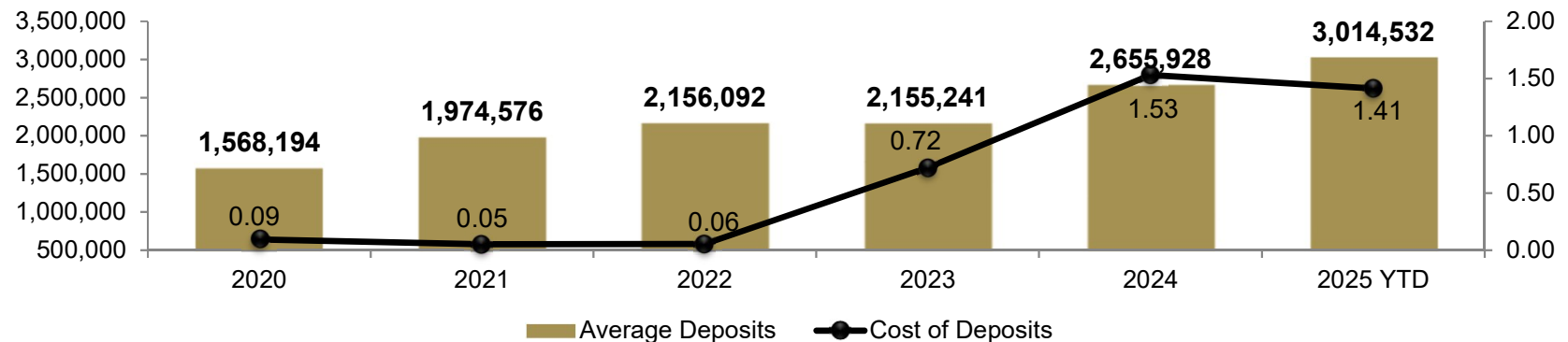
Deposits Overview

Deposits

Quarterly Average Total Deposits And Cost of Deposits

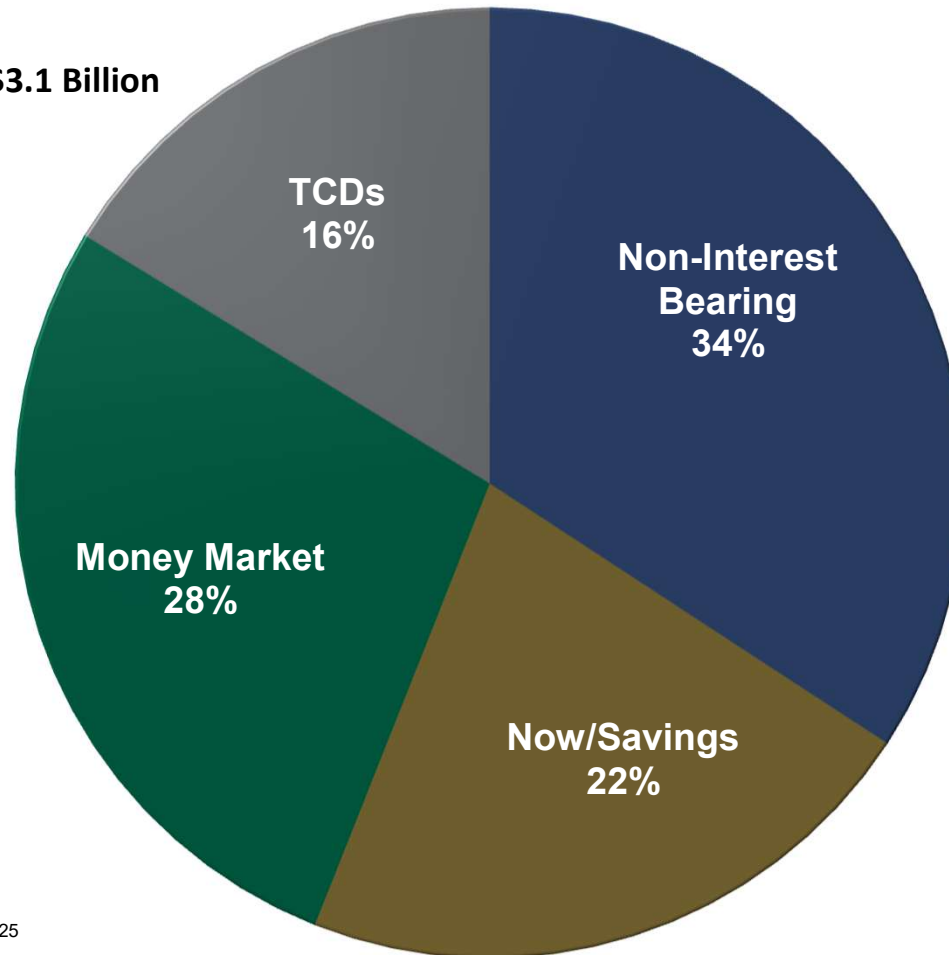


Annual Average Total Deposits And Cost of Deposits



Deposits

Total Deposits = \$3.1 Billion



As of December 31, 2025

Community West Bancshares

Investing In Relationships

