



CVB Financial Corp.

October 2026

Forward Looking Statements



CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTS

This presentation contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, which are intended to be covered by the safe harbor for "forward-looking statements" provided by the Private Securities Litigation Reform Act of 1995. These statements are based on the current beliefs and expectations of the management of CVB Financial Corp. and Citizens Business Bank (collectively, the "Company") and are subject to significant risks and uncertainties that could cause actual results or performance to differ materially from those projected. Words such as "will likely result", "aims", "anticipates", "believes", "could", "estimates", "expects", "hopes", "intends", "may", "plans", "projects", "seeks", "should", "will," "strategy", "possibility", and variations of these words and similar expressions help to identify these forward-looking statements, which involve risks and uncertainties that could cause actual results or performance to differ materially from those projected. These forward-looking statements are based on management's current expectations and beliefs concerning future developments and their potential effects on the Company including, without limitation, plans, strategies, goals and statements about the Company's outlook regarding revenue and asset growth, financial performance and profitability, capital and liquidity levels, loan and deposit levels, growth and retention, yields and returns, loan diversification and credit management, shareholder value creation, tax rates, the impact of business, economic, or political developments, the impact of monetary, fiscal and trade policies, and the impact of acquisitions we have made or may make, including our recent acquisition of Heritage Commerce Corp and its wholly-owned banking subsidiary, Heritage Bank of Commerce (collectively "Heritage"). Such statements involve inherent risks and uncertainties, many of which are difficult to predict and are generally beyond the control of the Company, and there can be no assurance that future developments affecting the Company will be the same as those anticipated by management. The Company cautions readers that a number of important factors, in addition to those set forth below, could cause actual results to differ materially from those expressed in, or implied or projected by, such forward-looking statements.

General risks and uncertainties include, but are not limited to, the following: the strength of the United States economy and the strength of the local economies in which we conduct business; the effects of, and changes in, immigration, trade, tariff, monetary, and fiscal policies and laws, including interest rate policies of the Board of Governors of the Federal Reserve System; inflation/deflation, interest rate, market and monetary fluctuations; the effects of acquisitions we have made or may make, including, without limitation, the failure to achieve the expected efficiencies and financial results from such acquisitions; the timely development of competitive new products and services, and the acceptance of these products and services by potential and existing customers; the impact of changes in financial services policies, laws, and regulations, including those concerning banking, taxes, securities and insurance, and the application thereof by regulatory agencies; changes in the scope and cost of FDIC insurance; the effectiveness of our risk management framework and quantitative models; changes in the level of our nonperforming assets and charge-offs; the effect of changes in accounting policies and practices or accounting standards, as may be adopted from time-to-time by bank regulatory agencies, the U.S. Securities and Exchange Commission ("SEC"), the Public Company Accounting Oversight Board, the Financial Accounting Standards Board or other accounting standards setters; possible credit related impairments or declines in the fair value of loans and securities held by us; possible impairment charges to goodwill, including any impairment that may result from increased volatility in our stock price; changes in consumer or business spending, borrowing and savings habits; the effects of our lack of a diversified loan portfolio, including the risks of geographic and industry concentrations; periodic fluctuations in commercial or residential real estate prices or values; our ability to attract or retain deposits (including low cost deposits) or to access government or private lending facilities and other sources of liquidity; the possibility that we may reduce or discontinue the payment of dividends on our common stock; changes in the financial performance and/or condition of our borrowers or depositors; changes in the competitive environment among financial and bank holding companies and other financial service providers; technological changes, including the adoption of artificial intelligence, in banking and financial services; the use, reliability and accuracy of the financial models and data on which we rely; systemic or non-systemic bank failures or crises; geopolitical conditions, including acts or threats of terrorism, actions taken by the United States or other governments in response to acts or threats of terrorism, and/or military conflicts, which could impact business and economic conditions in the United States and abroad; catastrophic events or natural disasters, including earthquakes, drought, climate change or extreme weather events that may affect our assets, communications or computer services, customers, employees or third party vendors; public health crises and pandemics, and their effects on the economic and business environments in which we operate, including on our asset credit quality, business operations, and employees, as well as the impact on general economic and financial market conditions; cybersecurity threats and fraud and the costs of defending against them, including the costs of compliance with legislation or regulations to combat fraud and cybersecurity threats; our ability to recruit and retain key executives, board members and other employees, and our ability to comply with federal and state employment laws and regulations; ongoing or unanticipated regulatory or legal proceedings or outcomes; risks associated with our recently completed merger with Heritage, including difficulties and delays in integrating or retaining Heritage's business, key personnel and customers, and achieving anticipated synergies, cost savings enhanced geographic coverage, deposit attrition, customer or employee loss, and/or revenue loss as a result of the merger; and our ability to manage the risks involved in the foregoing.

Additional factors that could cause actual results to differ materially from those expressed in the forward-looking statements are discussed in the Company's Annual Report on Form 10-K for the year ended December 31, 2025 and in subsequent filings filed with the SEC, including our quarterly reports on Form 10-Q, and in particular the discussion of "Risk Factors" set forth in such files. These filings are available at the SEC's website (<http://www.sec.gov>).

The Company does not undertake, and specifically disclaims any obligation, to update any forward-looking statements to reflect occurrences or unanticipated events or circumstances after the date of such statements, except as required by law. Any statements about future operating results, such as those concerning accretion and dilution to the Company's earnings, equity, or shareholder returns, are for illustrative purposes only, are not forecasts, and actual results may differ.

Non-GAAP Financial Measures — Certain financial information provided in this earnings release has not been prepared in accordance with U.S. generally accepted accounting principles ("GAAP") and is presented on a non-GAAP basis. Investors and analysts should refer to the reconciliations included in this earnings release and should consider the Company's non-GAAP measures in addition to, not as a substitute for or as superior to, measures prepared in accordance with GAAP. These non-GAAP measures may or may not be comparable to similarly titled measures used by other companies.



California's Top Performing Business Bank

Founded 1974

Total Assets ≈ \$21B
Total Deposits ≈ \$16B
Total Equity ≈ \$3.1B
Market Value ≈ \$3.8B

- Business Banking Focused
- Presence in all California's major economic markets
- Relationship driven model - *Top 25% Target Customer*
- Highly Experienced Management Team
- Consistent Track Record of Earnings and Shareholder returns
 - 198 Consecutive Quarters of Profitability
 - 148 Consecutive Quarters of Cash Dividends
- Financial Strength
 - Superior Asset Quality
 - Industry leading low cost-deposits
 - Efficient Operating Model
 - Highly Capitalized
 - BBB+ FITCH Rating
- Proven / disciplined acquirer
 - 8 Whole bank acquisitions since 2007

Bank Accomplishments



- Forbes, Best Banks in America (2016 – 2026)*
- Ranked #1 Forbes, Best Banks in America (2016, 2020, 2021, 2023)
- Ranked #6 in Forbes' *World's Top Performing Banks 2026* – Lower Mid-Size Banks category; #1 among California banks and #3 among U.S. banks
- Named to Bank Director *RankingBanking: The Best U.S. Banks 2026* – Top 25 Publicly Traded Banks
- Named to S&P Global Market Intelligence's *Top 50 Public Banks for 2025*
- Rated by S&P Global as one of the Top Three Large U.S. banks by deposit franchise**
- BauerFinancial Report
 - Five-Star Superior Rating for 70 Consecutive Quarters

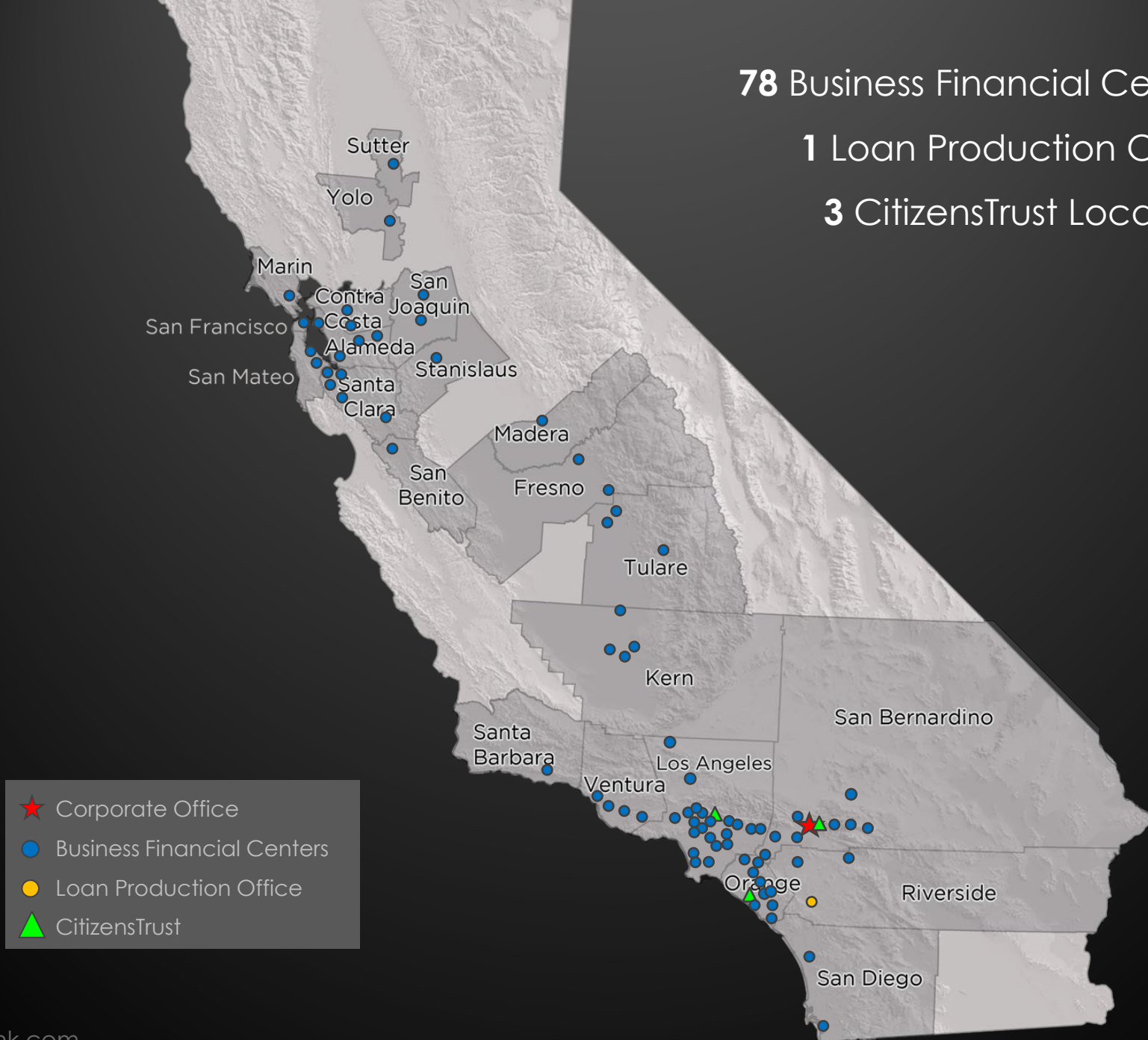
* Not eligible for rankings in 2018

** Source: S&P Global Ranking of Large US Banks by Deposit Franchise as of September 2026
CVB Financial Corp. is the holding company for Citizens Business Bank, National Association

78 Business Financial Centers

1 Loan Production Office

3 CitizensTrust Locations



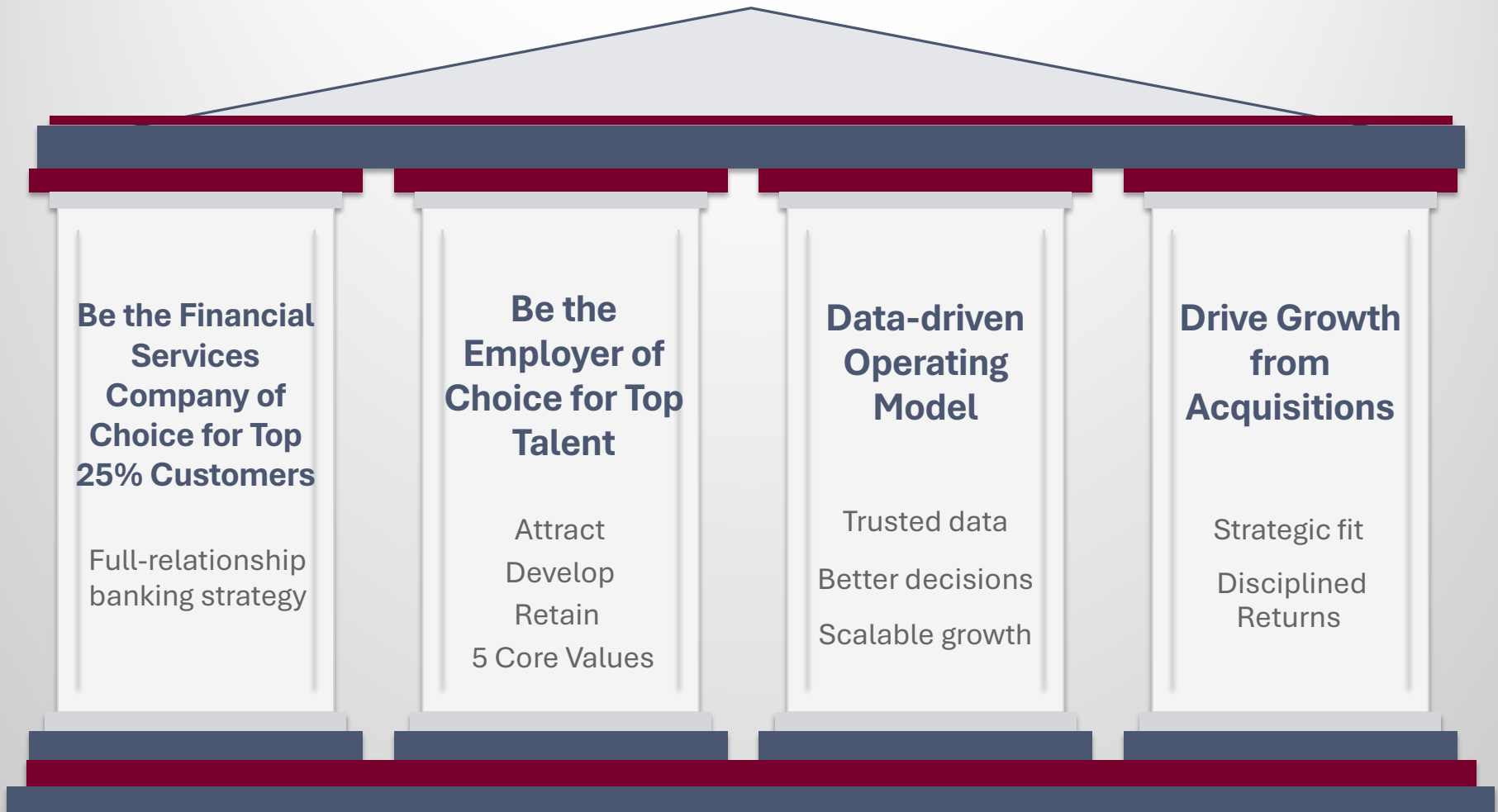
Our Vision and Mission



Our Vision: Citizens Business Bank will strive to become the premier financial services company operating throughout the state of California, servicing the comprehensive financial needs of successful small to medium sized businesses and their owners.

Our Mission: The mission of Citizens Business Bank is to achieve superior performance and rank in the top ten percent of all financial institutions in the nation in return on equity and return on assets. This will be achieved by delivering the finest in financial products and services through relationship banking commitments with businesses and professionals throughout the state of California. It will be supported by an unqualified commitment to our five core values of financial strength, superior people, customer focus, cost-effective operation, and having fun.

Our Strategy

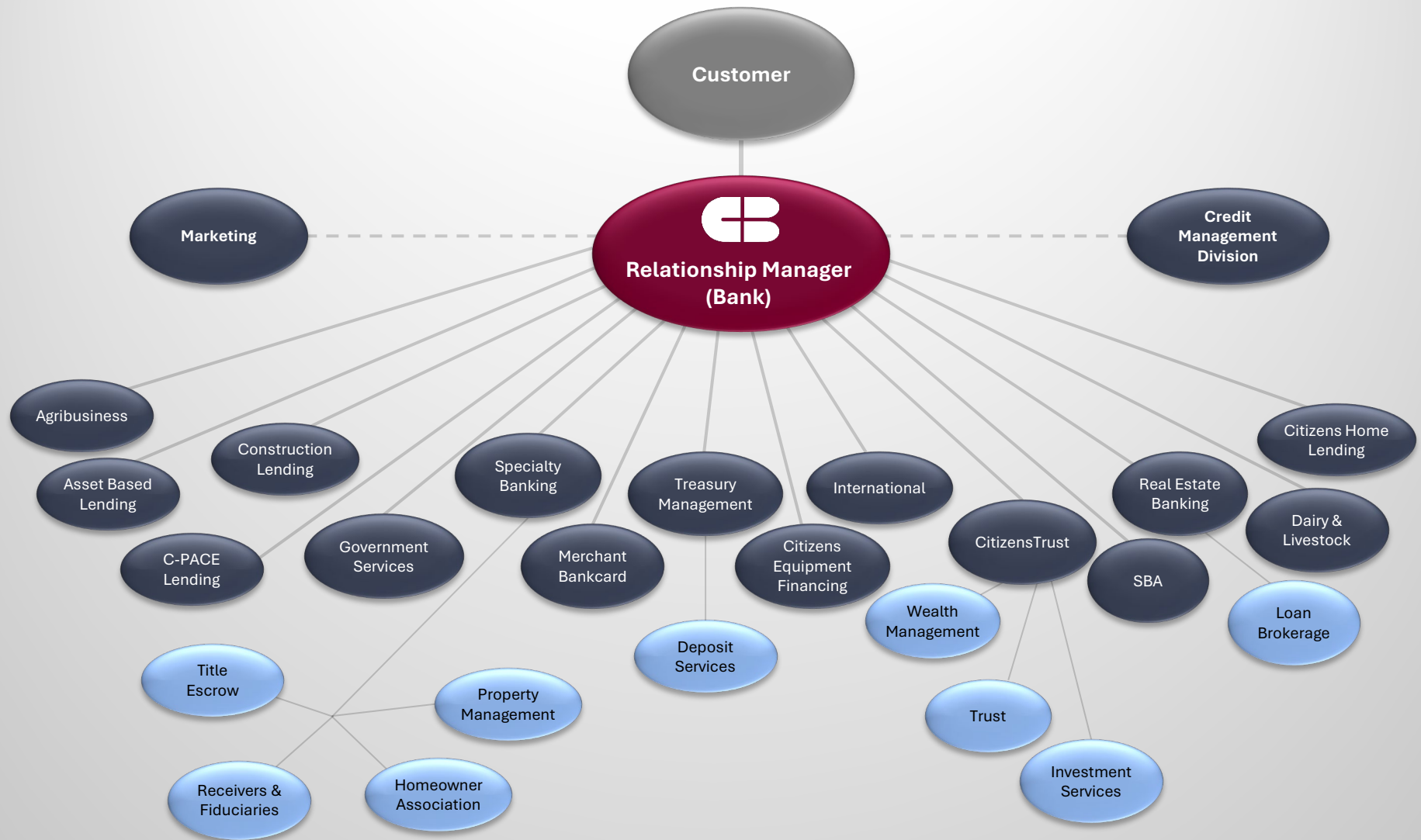




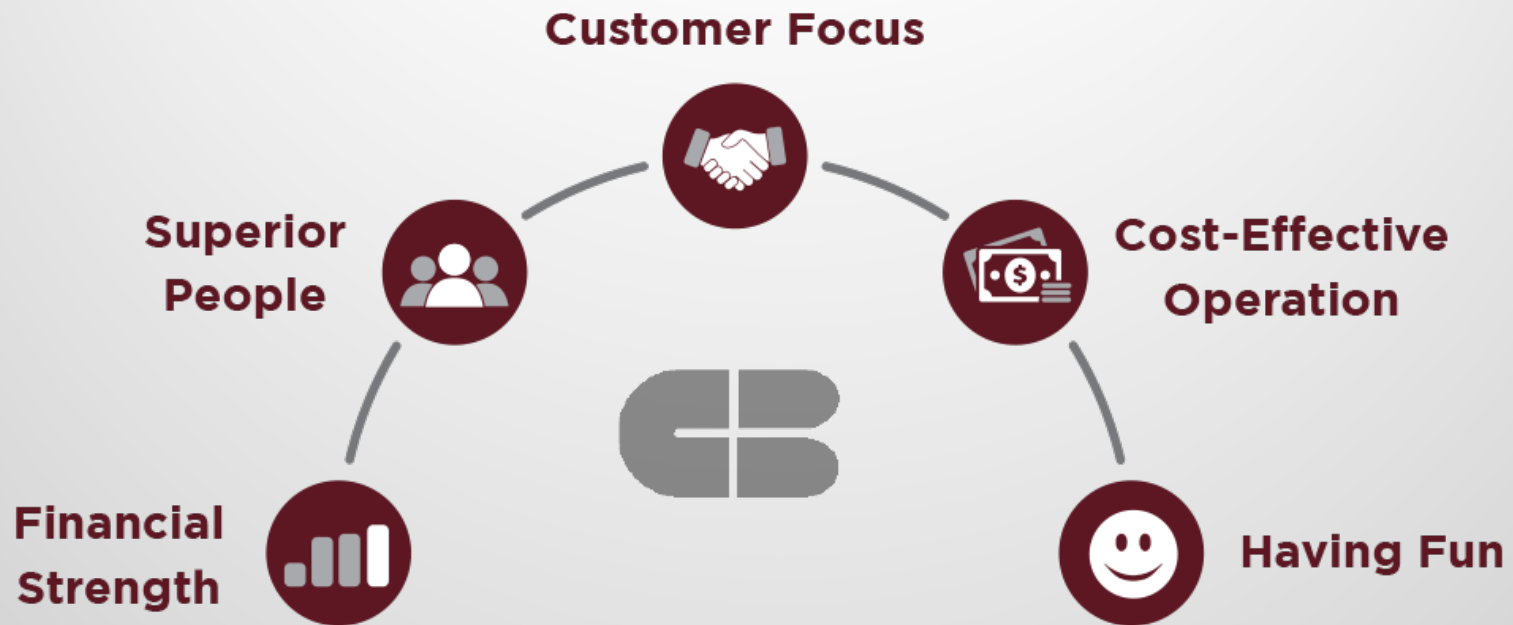
Top 25% privately-held and/or family-owned businesses throughout California

- Annual revenues of \$1-300 million
- Full relationship banking
- Build long-term relationships

Relationship Banking Strategy



Be the Employer of Choice - Our 5 Core Values



Be the Employer of Choice



We attract top talent—and earn their commitment—by building capability, rewarding performance and preparing the next generation of leaders.



ALIGNED TO OUR FIVE CORE VALUES

Financial Strength • Superior People • Customer Focus • Cost-Effective Operation • Having Fun



Technology and trusted data strengthen our operating model—improving the customer experience while enabling scalable, efficient growth.

CUSTOMER CAPABILITIES

Deliver digital capabilities and solutions tailored to customer needs.

PROCESS & AUTOMATION

Reengineer processes and apply technology to increase internal efficiency, automation and scalability.

DATA-DRIVEN DECISIONS

Use trusted data to improve decision-making, productivity and revenue generation.

REGULATORY ENABLEMENT

Identify and deploy solutions that meet regulatory and compliance requirements efficiently and effectively.

OPERATING MODEL OUTCOMES • Growth • Scalability • Efficiency



Target Banks:

- ✓ \$3 billion to \$10 billion in assets
- ✓ In-market and adjacent markets
- ✓ Customer base that predominately aligns with CBB's target customers

Disciplined Approach to M&A:

- ✓ Rigorous due diligence: across credit, deposit pricing, and all banking functions
- ✓ Extensive review and analysis of expenses and cost saves
- ✓ Disciplined valuation and financial targets: <10% dilution; earn back period <2.5 years; IRR > 17%
- ✓ Extensive integration planning and history of delivering timely and successful integrations

Growth Through Acquisitions



(\$ in Billions)



M&A While Preserving Franchise Strength



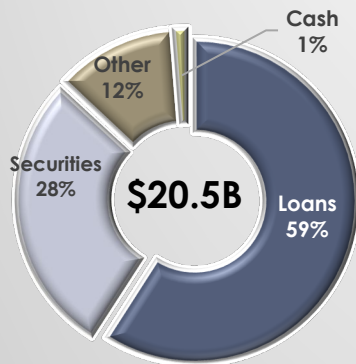
		FY 2017	Q3 2026
Balance Sheet	Total Assets	\$8.27B	\$20.52B
	Total Net Loans	\$4.77B	\$12.00B
	Total Deposits	\$6.55B	\$15.73B
Balance Sheet Ratios	Loans % Deposits	73.8%	77.1%
	NIB % Total Deposits	58.8%	53.5%
	Tangible Common Equity % Tangible Assets	11.6%	9.9%
Asset Quality	NPA % Total Assets	0.18%	0.09%
	NCO % Average Loans	-0.14%	0.00%
	Loan Loss Reserves % Gross Loans	1.23%	1.04%
Capital Adequacy	CET1 Ratio	16.4%	14.8%
	Total Capital Ratio	18.0%	15.7%
	Leverage Ratio	11.9%	11.2%
Profitability	ROAA	1.26%	1.48%
	Adj ROAA*	1.28%	1.59%
	Net Interest Margin	3.63%	3.89%
	Cost of Deposits	0.09%	0.79%
	Adjusted Efficiency Ratio*	43.27%	42.10%

CVBF Balance Sheet Profile

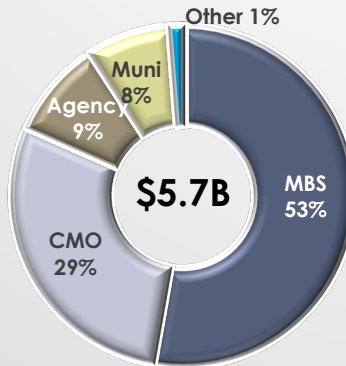


September 30, 2026

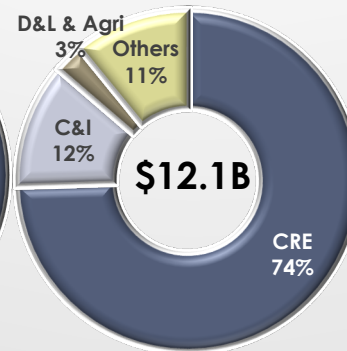
Assets



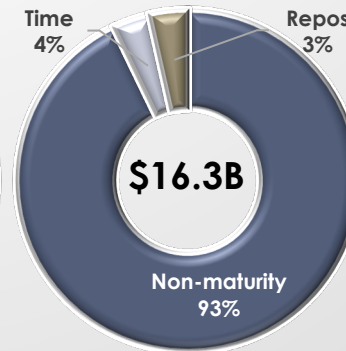
Securities



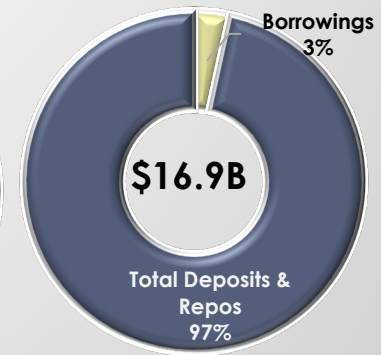
Loans



Deposits & Repos



Funding



No Brokered Deposits

Capital Ratios as of September 30, 2026

TCE	Tier 1 Leverage	CET1	Tier 1 RBC	Total RBC
9.9%	11.2%	14.8%	14.8%	15.7%

Q3 2026 Financial Highlights



Profitability

- Core net income = \$83.1 million
- \$8.1 million acquisition expense
- Net interest margin (TE) = 3.89%
- Adjusted efficiency ratio = 42.10%*
- Adjusted ROAA = 1.59%*

Income Statement

- Net income = \$78.1 million / EPS = \$0.44
- Pretax pre provision income* = \$105.1 million
- Net interest income = \$179.1 million
- \$1.0 million recapture of credit losses
- Heritage FV discount accretion = \$3.3 million
- Heritage CDI amortization = \$3.3 million

Balance Sheet

- Total assets > \$20 billion
- Organic loan growth = \$105 million
- Avg. noninterest deposits > 52% of total deposits
- Cost of deposits and customer repos = 0.83%

Asset Quality

- NPA/TA = 0.09% (NPA = \$18.7 million)
- Classified loans = \$113.9 million or 0.94% of total loans
- ACL = \$125.6 million / 1.04% of total loans

Capital

- CET1 ratio = 14.8%
- Total risk-based ratio = 15.7%
- Tangible common equity ratio = 9.9%

Selected Ratios



		2023	2024	2025	Q3'25	Q2'26	Q3'26
Performance	ROATCE*	18.48%	14.95%	14.28%	14.11%	10.85%	16.22%
	NIM	3.31%	3.09%	3.36%	3.33%	3.72%	3.89%
	Cost of Deposits	0.41%	0.88%	0.85%	0.86%	0.83%	0.79%
	Cost of Funds	0.83%	1.32%	1.03%	1.05%	0.96%	0.96%
	Efficiency Ratio	42.00%	46.55%	46.03%	45.56%	63.75%**	46.27%**
	NIE % Avg. Assets	1.41%	1.45%	1.57%	1.50%	2.31%	1.71%
Credit Quality	NPA % Total Assets	0.13%	0.31%	0.03%	0.18%	0.08%	0.09%
	Net Charge-Offs (Recoveries) to Avg. Loans	0.00%	0.04%	0.00%	(0.00%)	0.00%	0.00%
Capital	CET1 Ratio	14.6%	16.2%	15.9%	16.3%	14.7%	14.8%
	Total Risk-Based Capital Ratio	15.5%	17.1%	16.7%	17.1%	15.8%	15.7%

Selected Highlights



Income Statement	(\$ in Thousands)	Q3'25	Q2'26	Q3'26
	Net Interest Income	\$ 115,577	\$ 162,415	\$ 179,066
	Noninterest Income	13,006	17,010	16,494
	Noninterest Expense, excluding Acquisition Related Expenses & Provision for Unfunded Loan Commitments	58,076	78,728	82,340
	Acquisition Related Expenses	—	31,400	8,140
	Provision for Unfunded Loan Commitments	500	4,250	—
	Total Noninterest Expense	58,576	114,378	90,480
	Pretax-Pre Provision Income*	70,007	65,047	105,080
	Provision for (recapture of) Credit Losses	1,000	—	(1,000)
	Earnings before Income Taxes	69,007	65,047	106,080
	Net Income	\$ 52,586	\$ 48,261	\$ 78,098
	Diluted earnings per common share	\$ 0.38	\$ 0.29	\$ 0.44

Selected Highlights

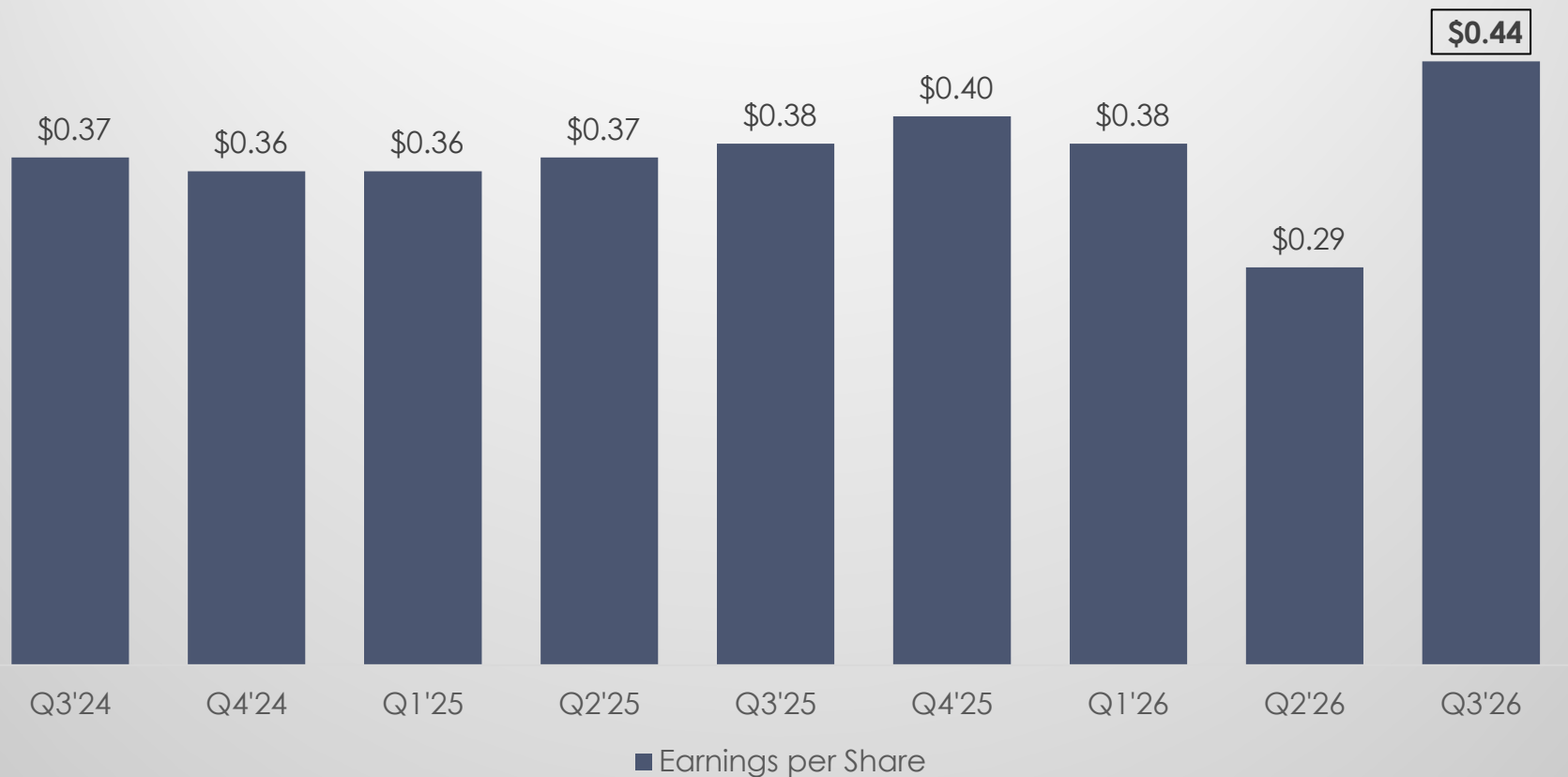


Average Balance Sheet	(\$ in Thousands)	Q3'25	Q2'26	Q3'26
	Average Cash & Cash Equivalents	\$ 785,483	\$ 836,751	\$ 755,809
	Average Loans	8,372,383	11,548,138	12,024,828
	Average Total Securities	4,835,928	5,270,895	5,760,514
	Average Noninterest-bearing Deposits	7,123,511	8,123,844	8,454,481
	Average Total Deposits & Customer Repurchase Agreements	12,472,955	16,088,781	16,666,652
	Average Borrowings	500,005	416,288	539,540
	Average Loan-to-deposit	69.67%	74.39%	74.84%
	Average Noninterest-bearing deposits/Total Deposits	59.28%	52.33%	52.62%

Earnings Per Share



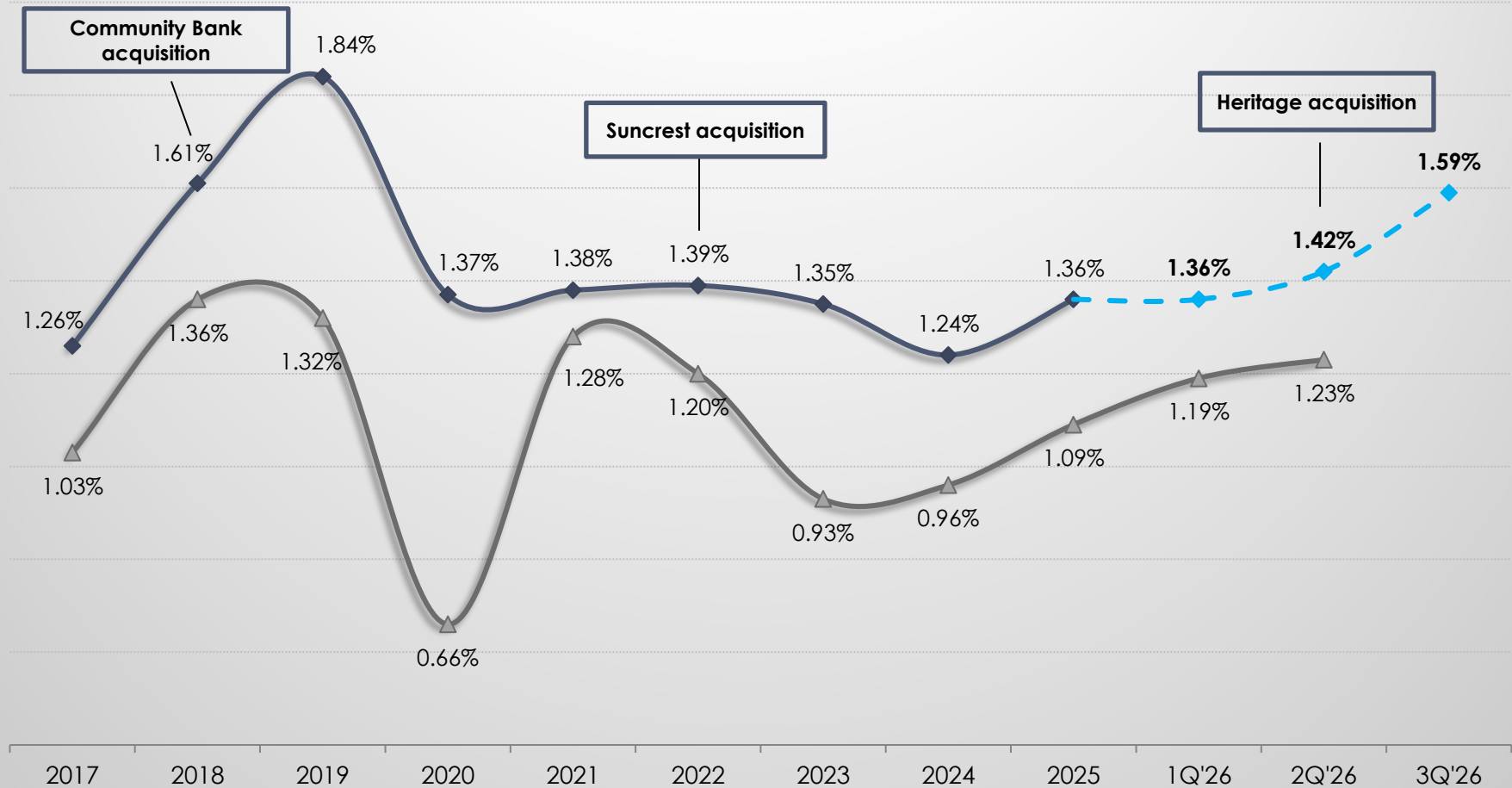
198 Consecutive Quarters
or 49+ Years



Consistently High Returns – ROAA Trend



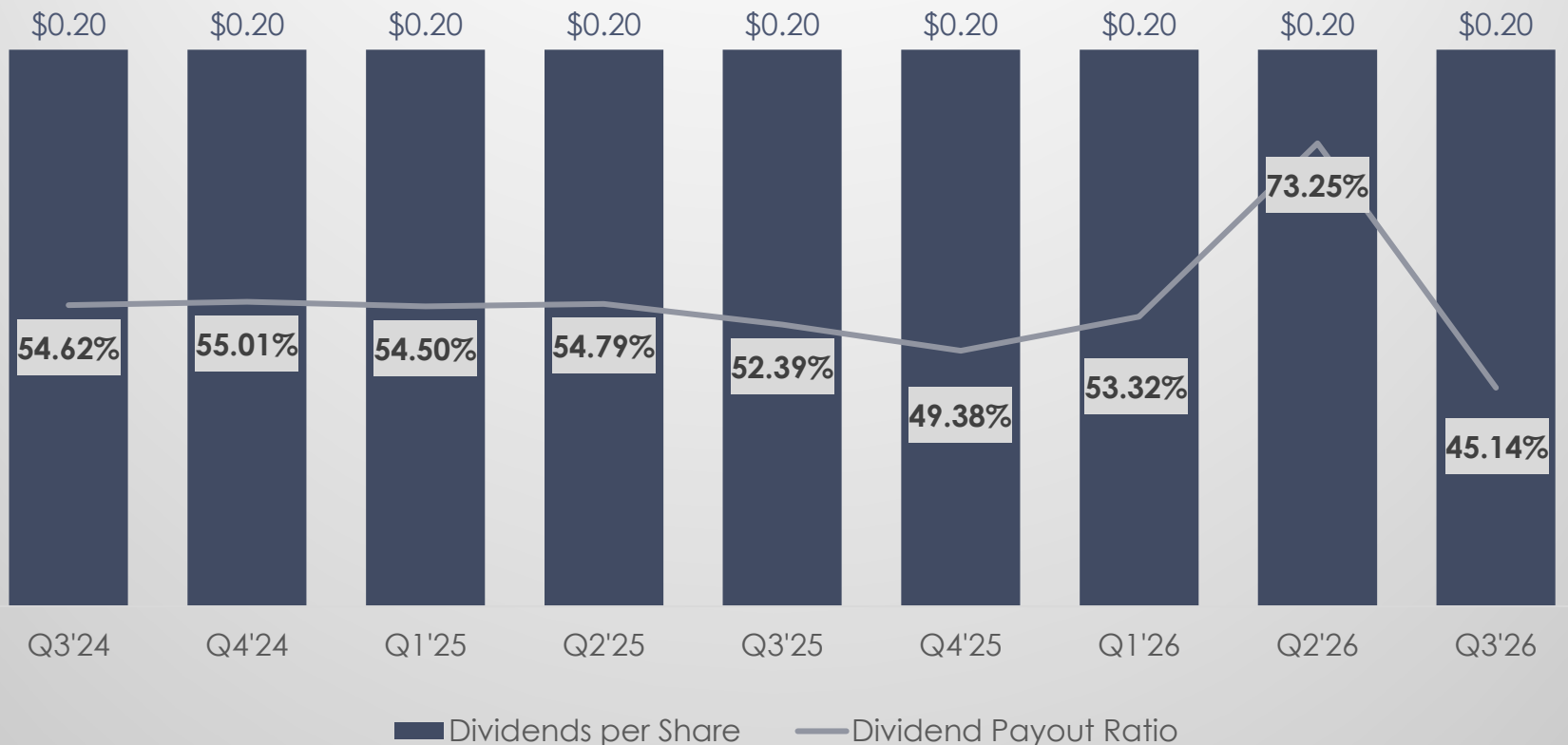
◆ CVBF ▲ KRX* ◆ Adjusted ROAA**



Dividends – 148 Consecutive Quarters



148 Consecutive Quarters
37 years of consecutive cash
dividends



Capital Ratios Q1 vs Q3 & Buyback



	Q1 26	Q3 26
CET 1 Ratio	16.3%	14.8%
TCE Ratio*	10.5%	9.9%
Tangible Book Value Per Share	\$11.42	\$10.92

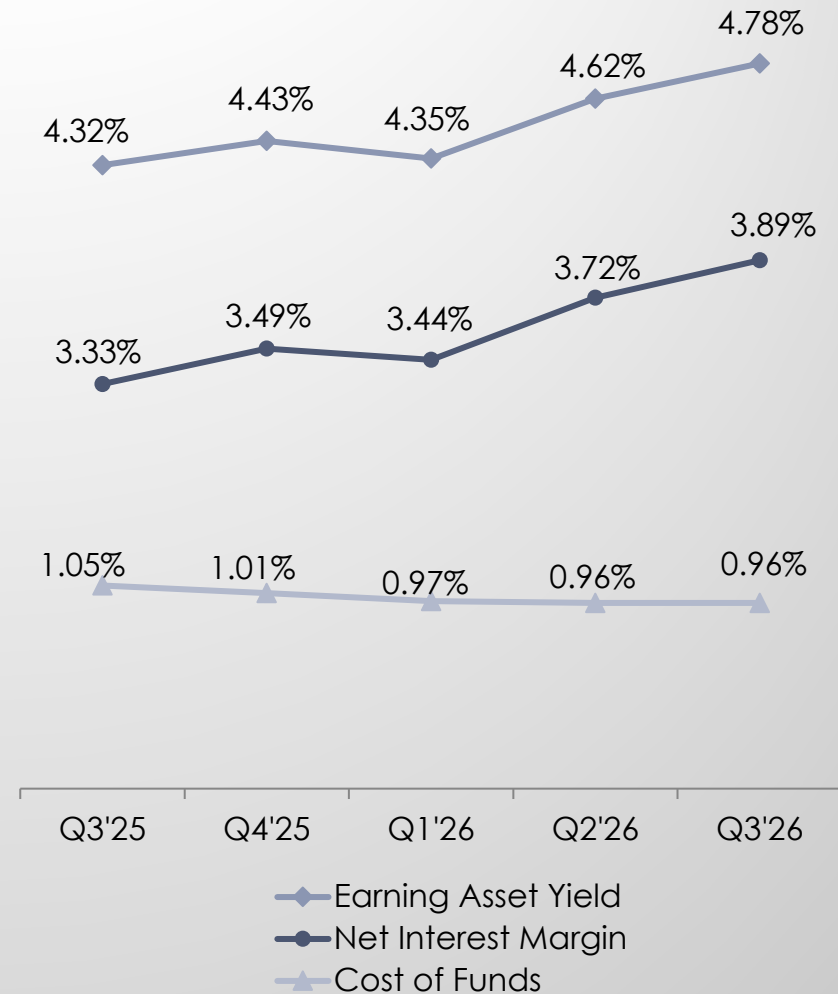
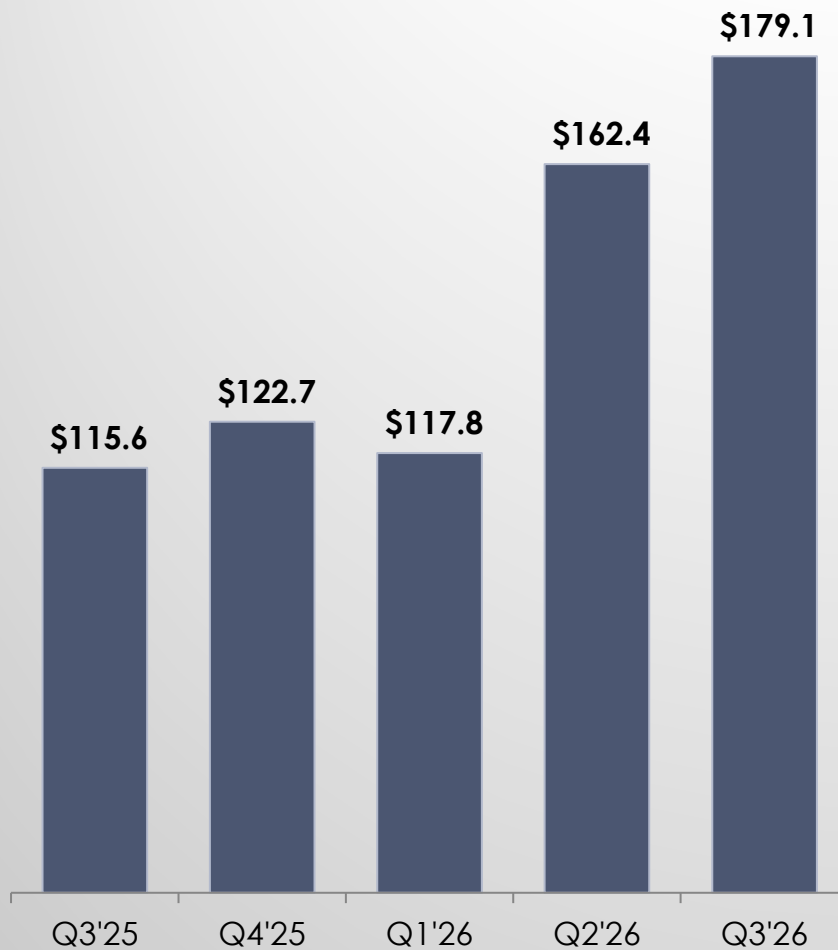
- **Board authorized Share Repurchase Program up to 15 Million Shares – June 15, 2026**
- **Impact of Heritage Acquisition and Share Repurchase Program on CVBF Common Stock through 10/19/26**

	Common Shares Outstanding	Common Stock
	(in Thousands)	
Balance at 03/31/2026	135,791	\$ 1,221,938
Heritage issued	40,621	840,173
Shares repurchased	(1,817)	(40,063)
Other stock-based transactions	95	6,034
Balance at 10/19/2026	174,690	\$2,028,082

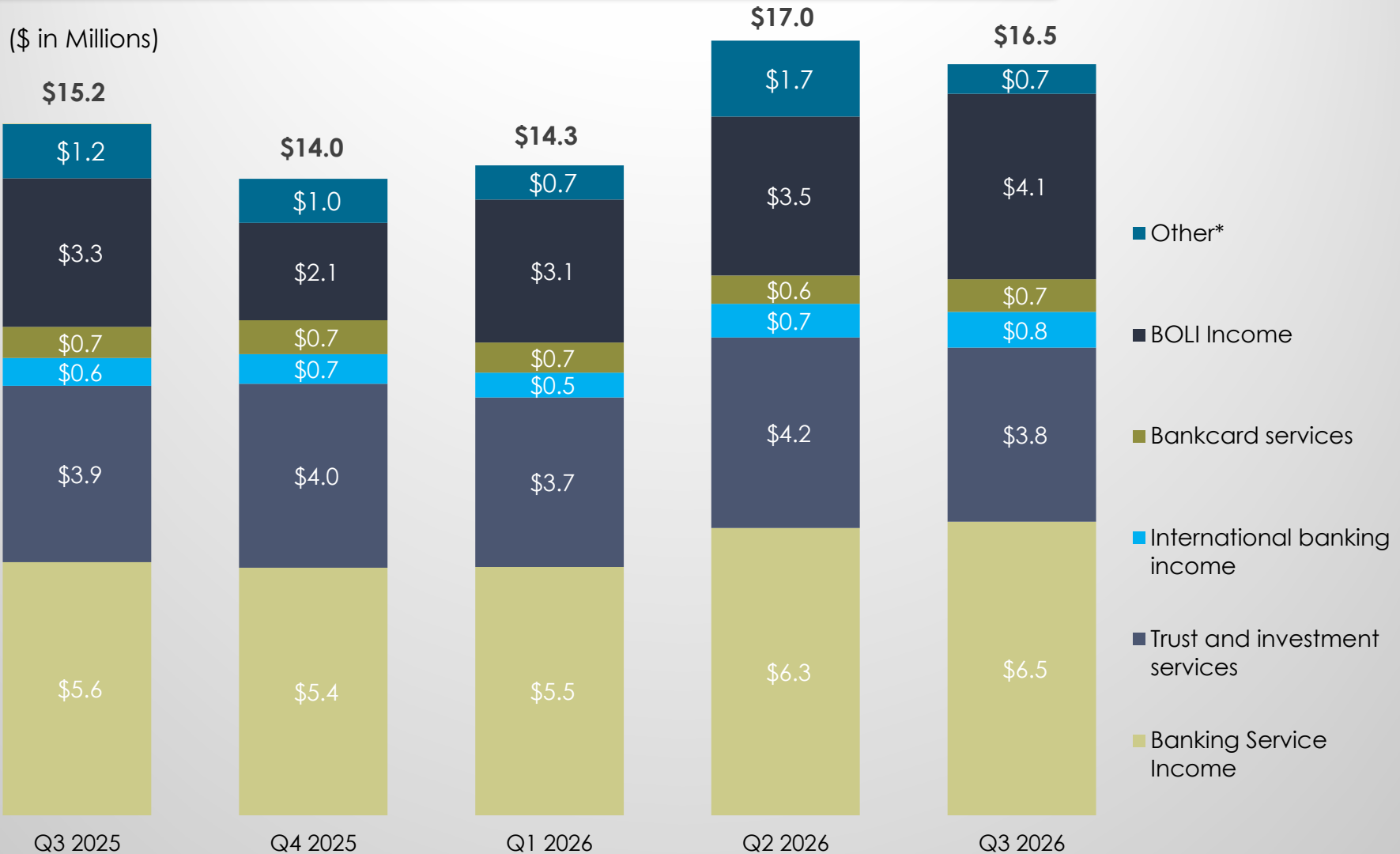
Net Interest Income and NIM



(\$ in Millions)



Noninterest Income

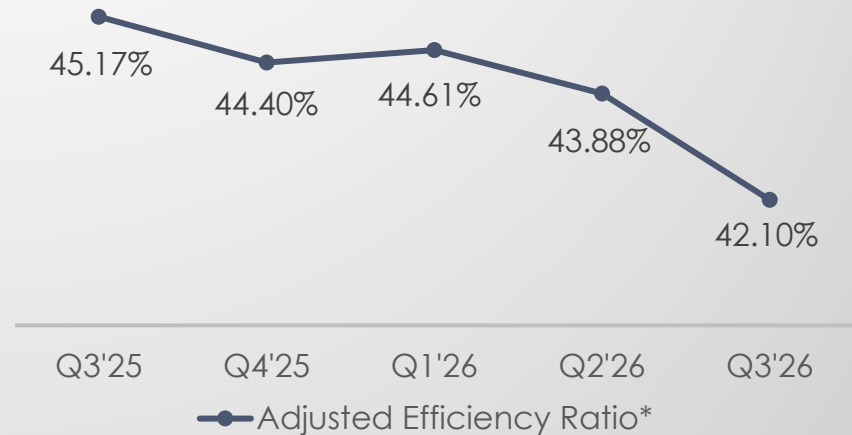


* Q3-2025 Other excludes \$8.2MM loss on sale of AFS securities and \$6.0MM legal settlement received.
 Q4-2025 excludes \$2.8MM loss on sale of AFS Securities.

Noninterest Expense



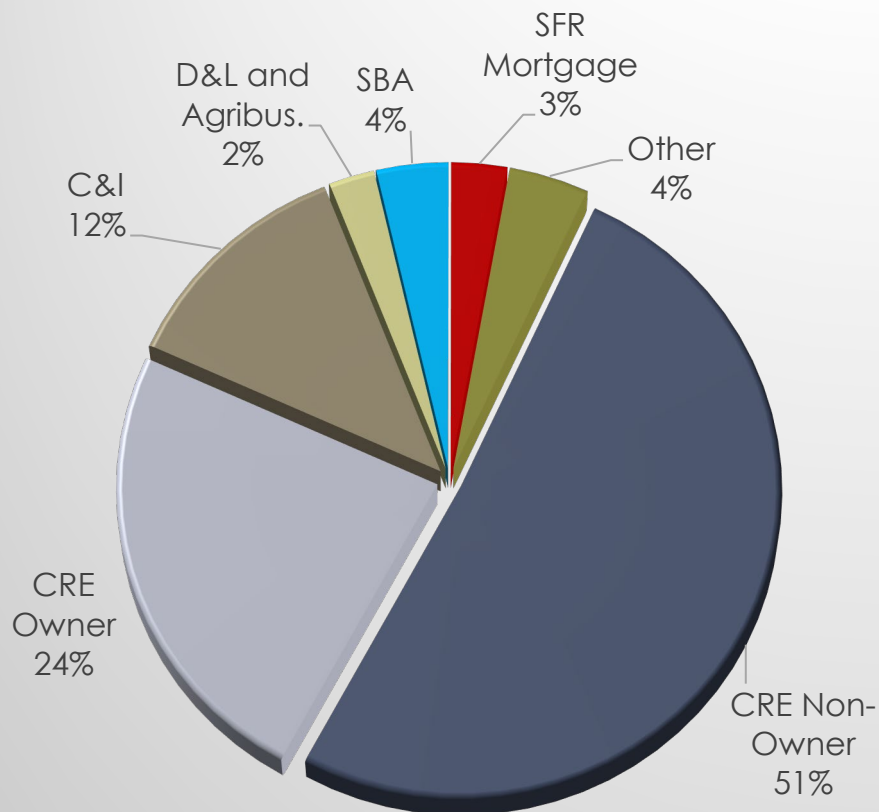
(\$ in Thousands)	Q3'26	Q2'26	QoQ
Salaries and employee benefits	\$ 47,608	\$ 46,568	\$ 1,040
Occupancy and equipment	8,510	8,293	217
Professional services	3,708	3,250	458
Computer software & telecommunications expense	6,446	6,883	(437)
Amortization of intangible assets	3,980	3,577	403
Provision for Unfunded Loan Commitments	—	4,250	(4,250)
Acquisition related expenses	8,140	31,400	(23,260)
Other	12,088	10,157	1,931
Total noninterest expense	\$ 90,480	\$ 114,378	(\$ 23,898)



Loans by Type – Q2 vs Q3

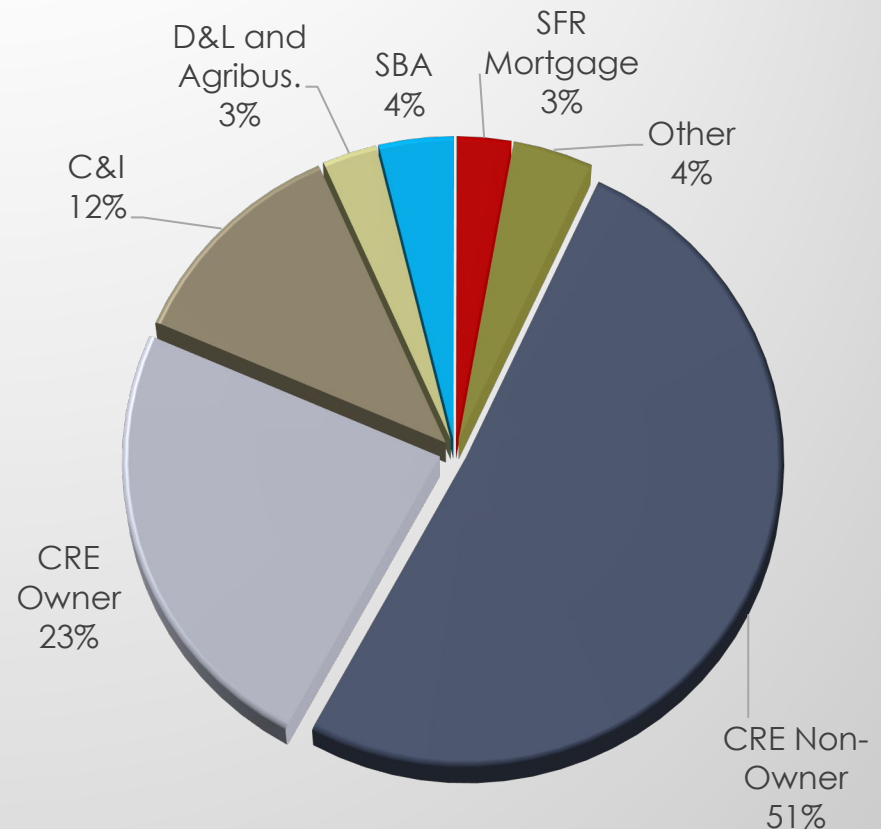


6/30/2026



Average Coupon: **5.37%**

9/30/2026



Average Coupon: **5.46%**

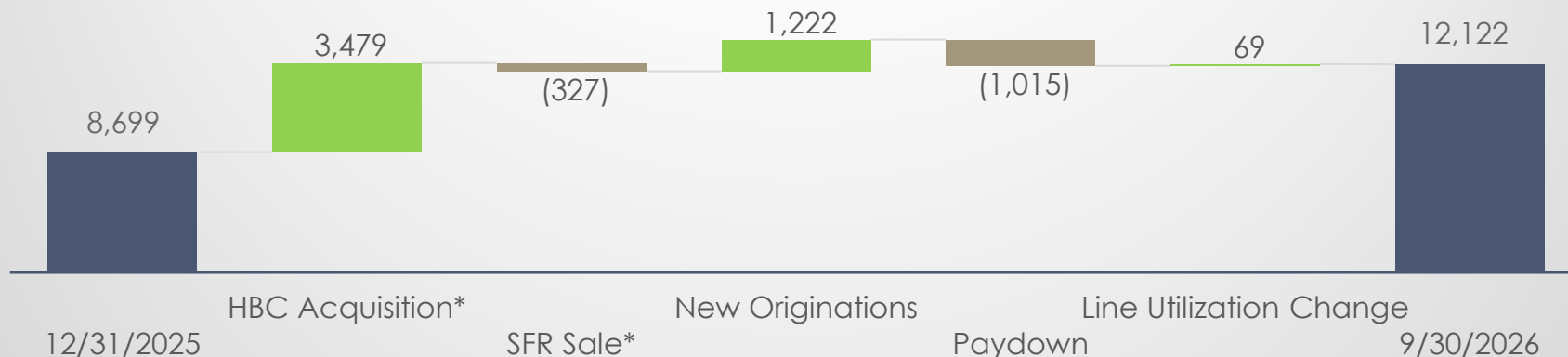
Note: Weighted average coupon excludes loan fees and purchase accounting accretion.

Loan Growth – YTD'26 and Q3'26

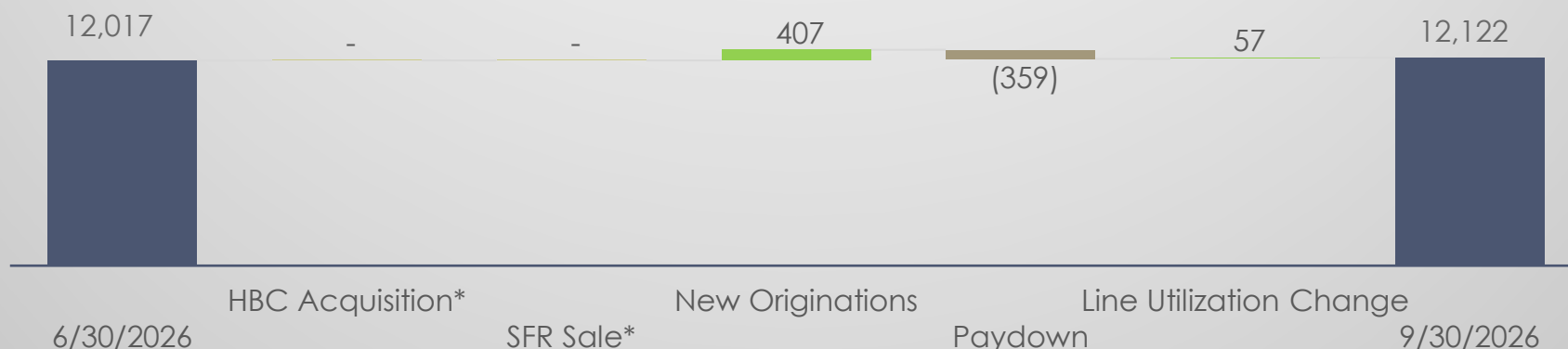


(\$ in Millions)

2026 YTD Loan Portfolio Change

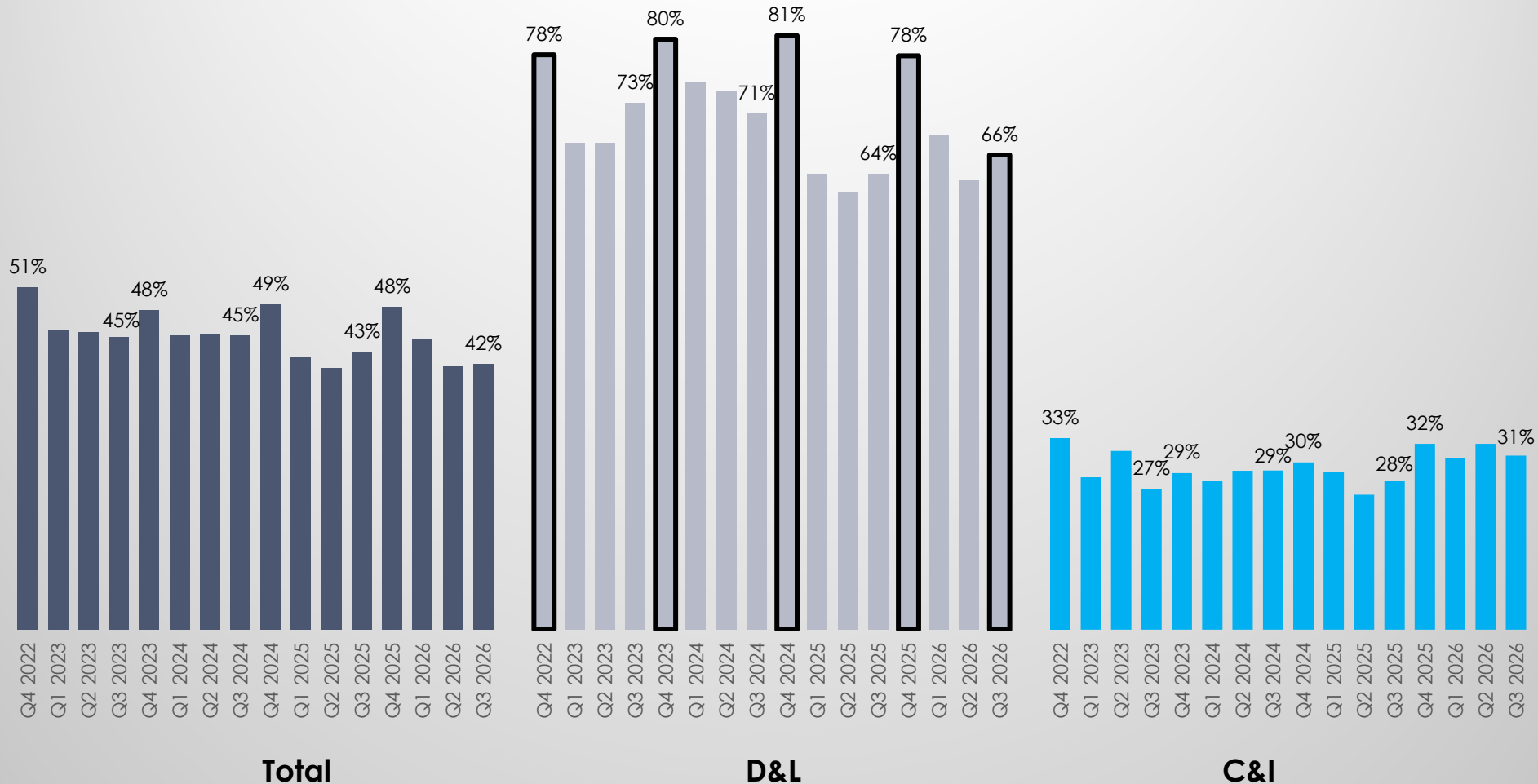


2026 Q3 Loan Portfolio Change



* Fair Value as of 4/17/2026

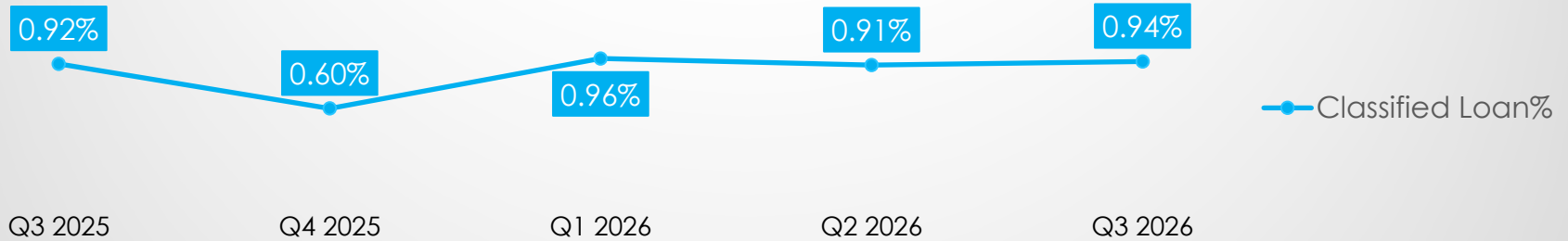
Line Utilization Trends



Classified Loan Trend

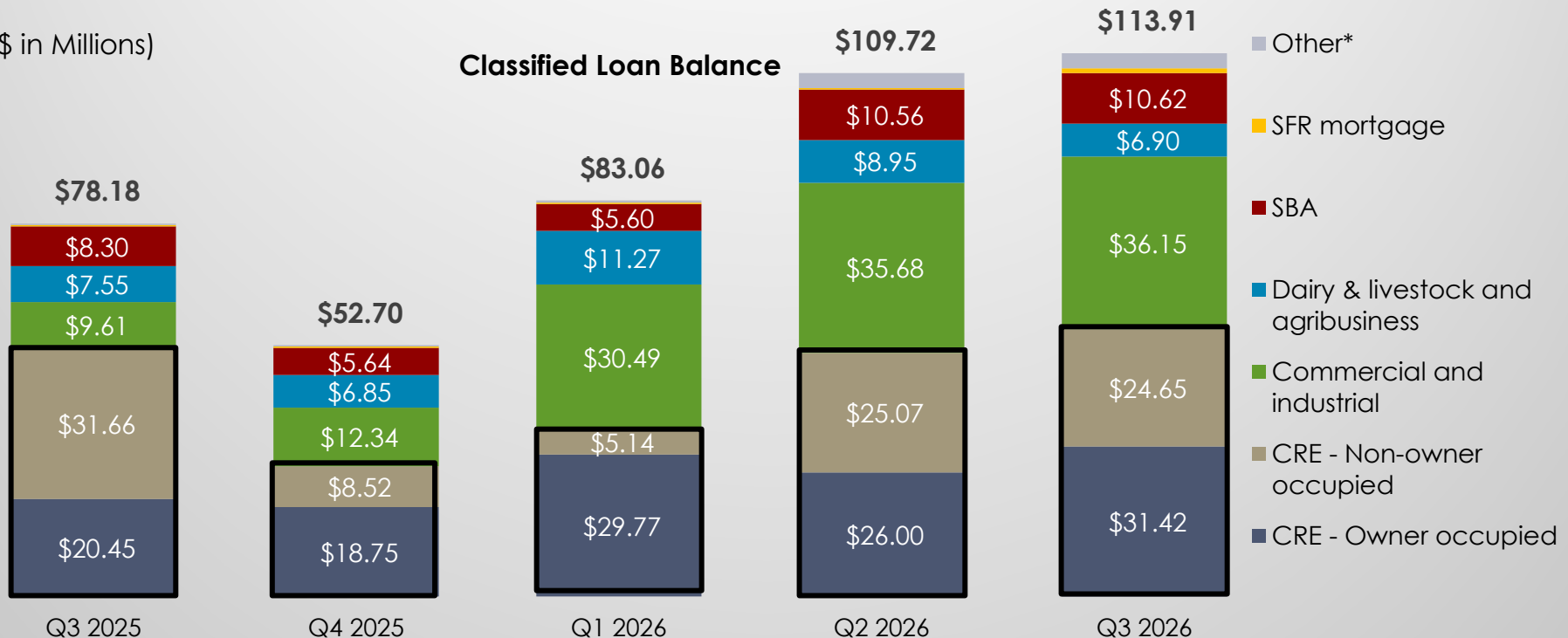


Classified Loan% of Total Loans



(\$ in Millions)

Classified Loan Balance



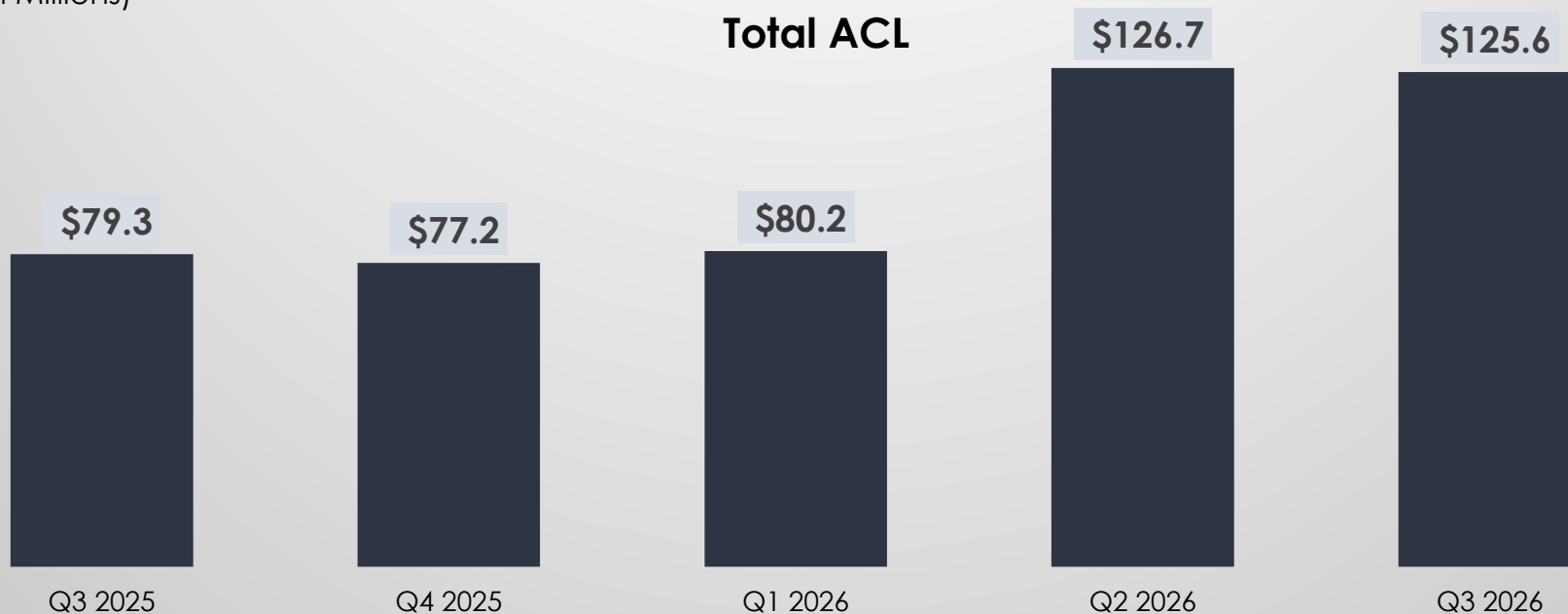
*Other includes other loan segments that are not listed above, including Construction, Consumer and other loans.

ACL Coverage Ratio



(\$ in Millions)

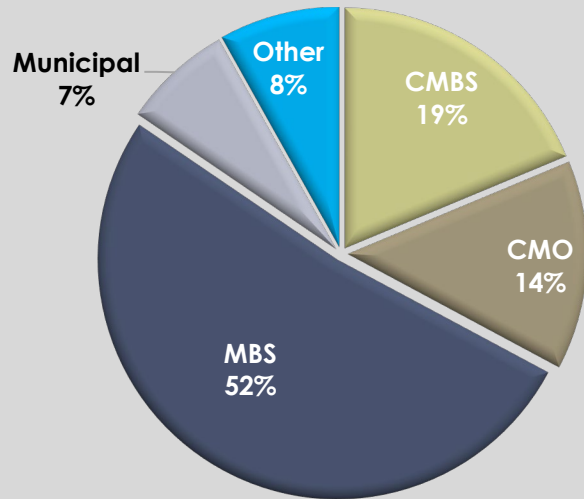
Total ACL



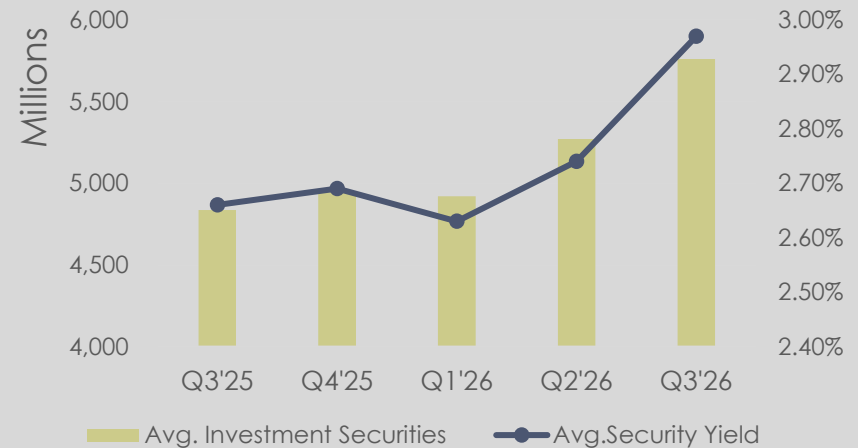
Investment Portfolio



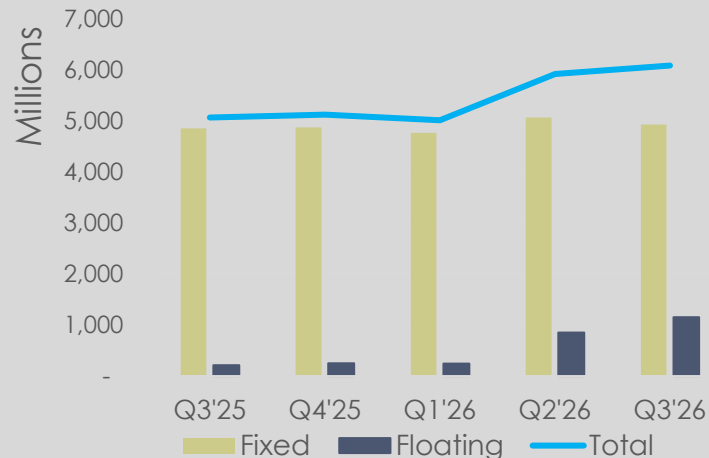
Investment Portfolio Mix – Q3'26



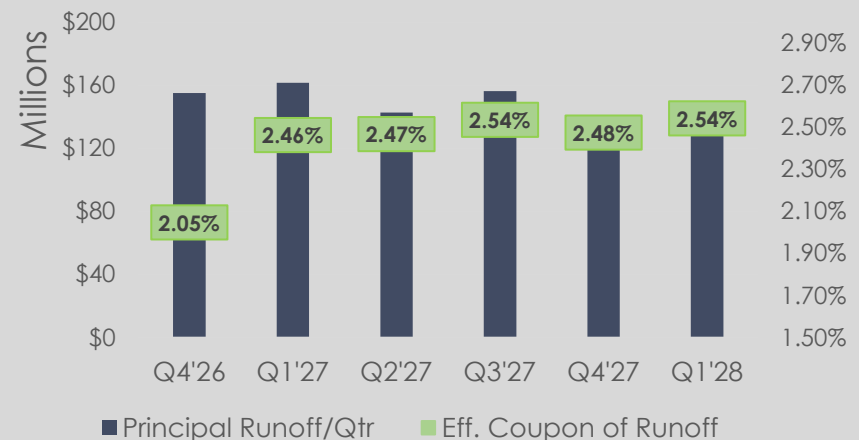
Historical Yield



Increased Investment in Floating Rate Assets



Principal Runoff & Effective Coupon

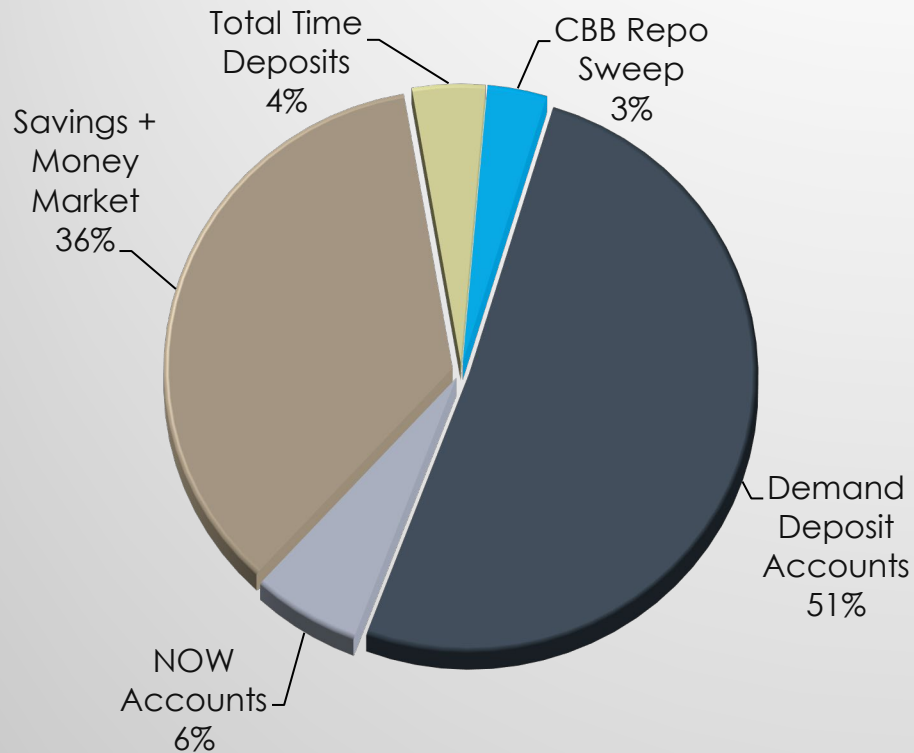


Deposit & Customer Repurchase Agreements



6/30/2026

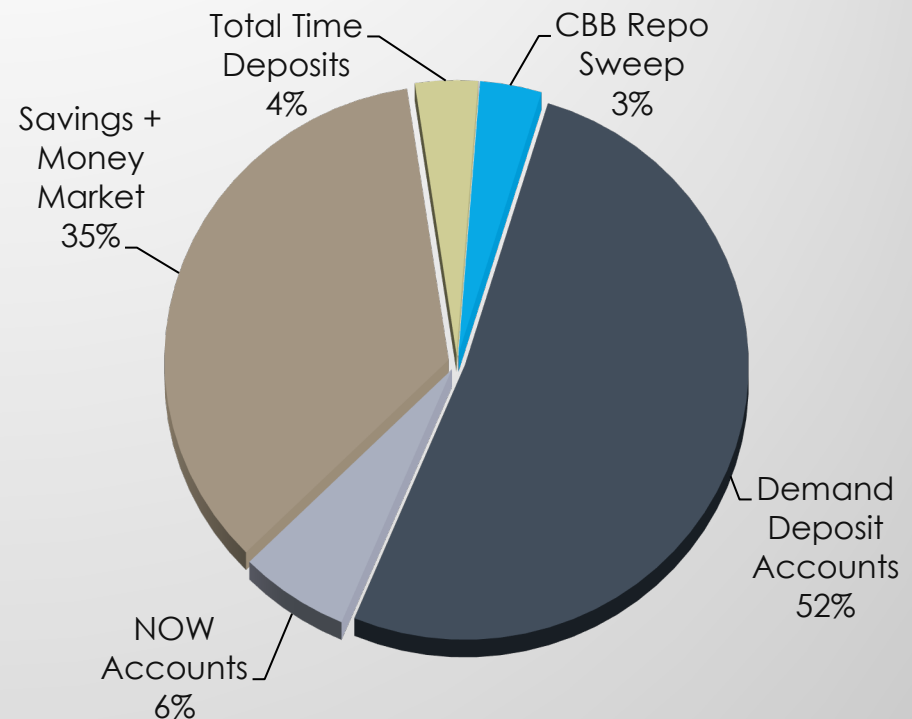
Total Deposits & Repos:
\$16,852



Cost of Deposits & Repos: **0.86%**

9/30/2026

Total Deposits & Repos:
\$16,302

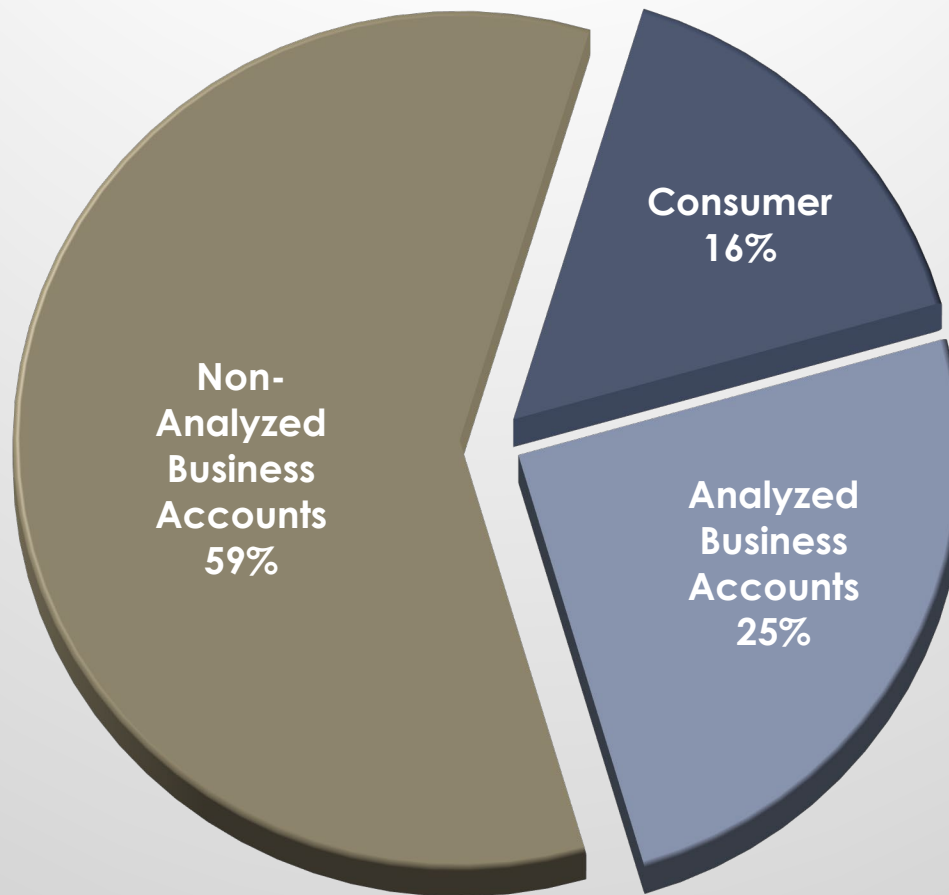


Cost of Deposits & Repos: **0.82%**

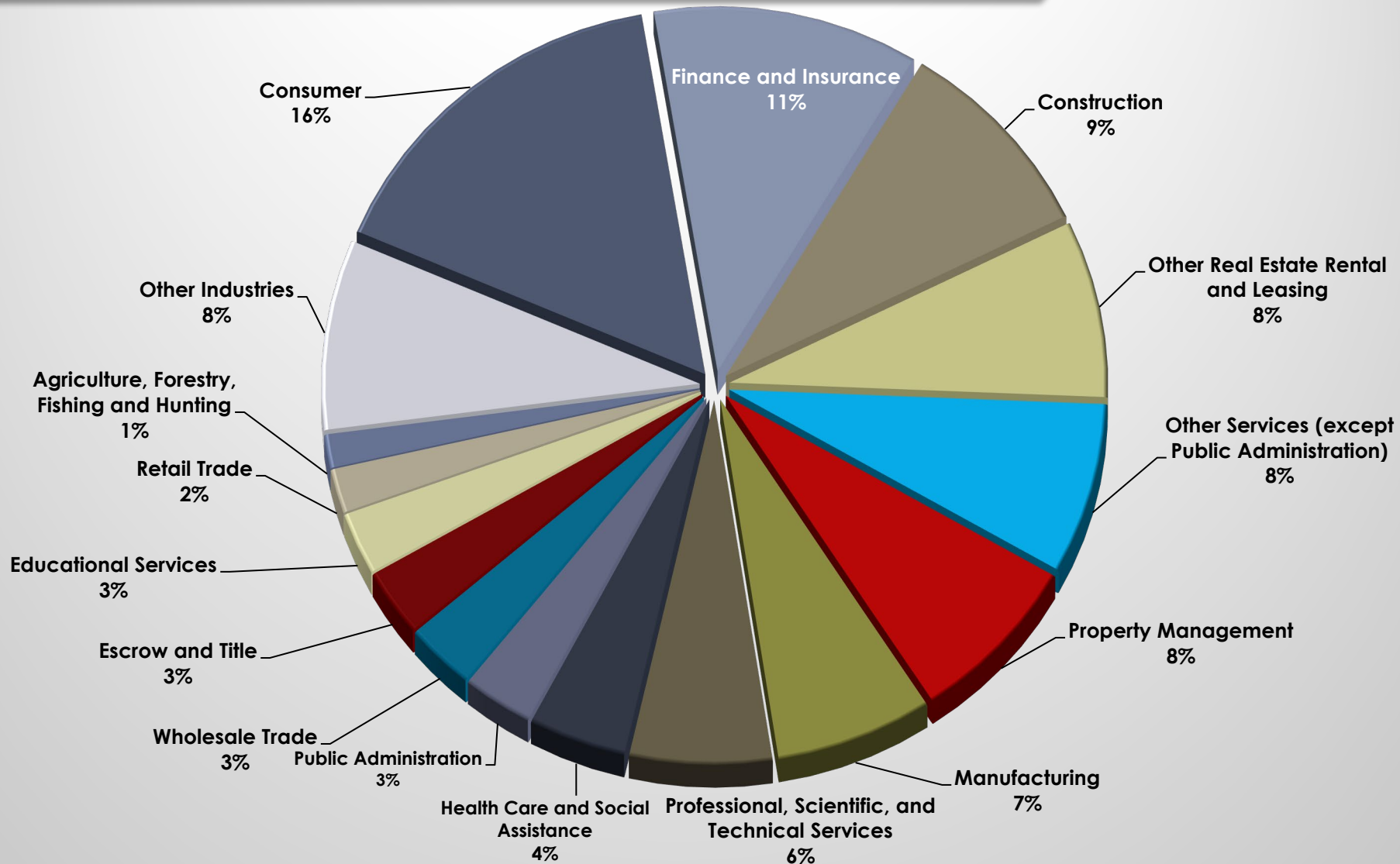
Business vs Consumer Deposits



Q3 2026

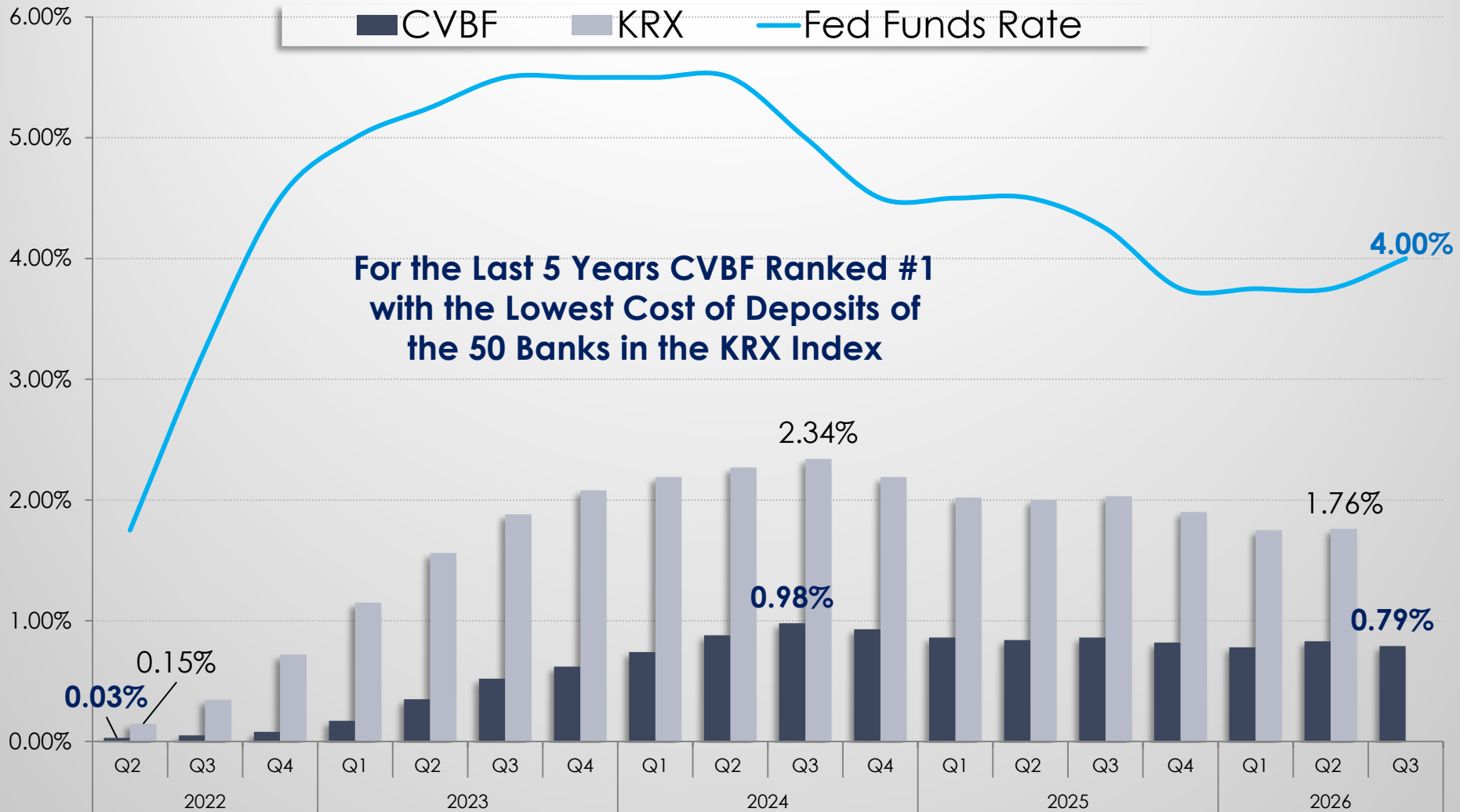


Diverse Deposit Base



*Other Industries include various industries that represent less than 2%.

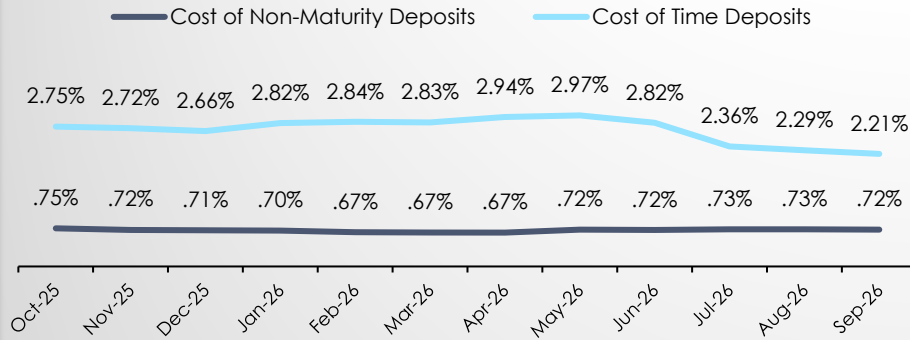
Cost of Deposits



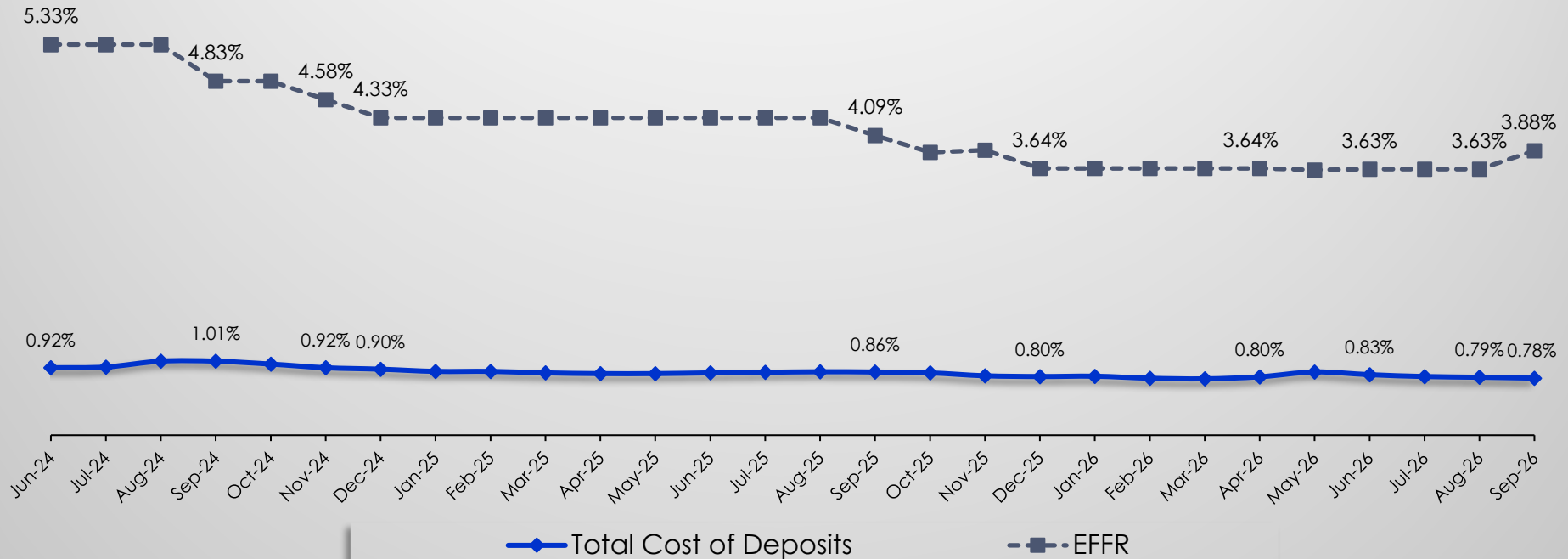
Cost of Deposits: Monthly Trends



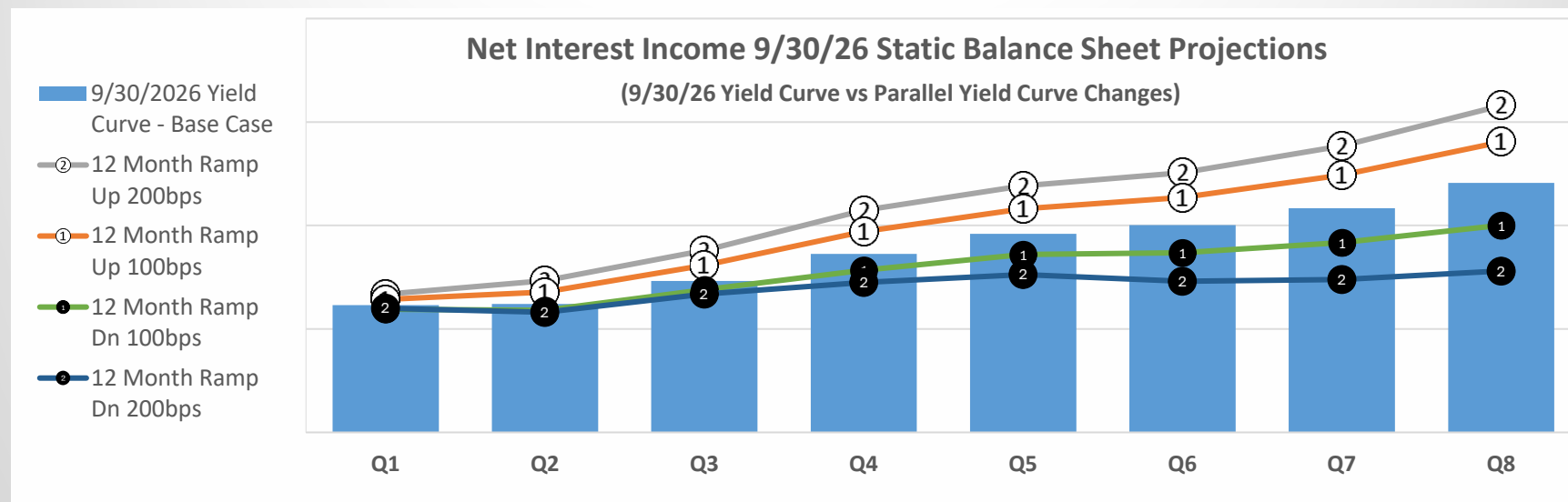
CVBF Cost of Deposit Detail



CVBF Cost of Deposits vs. Effective Federal Funds Rate



Interest Rate Risk



	Year 1	Year 2
Rate Scenario (12 Month Ramp)	NII %Change to Base	NII %Change to Base
Up 200bps	2.94%	6.03%
Up 100bps	1.52%	3.19%
Dn 100bps	-0.96%	-3.14%
Dn 200bps	-1.44%	-6.43%



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Appendix & Non-GAAP Reconciliation

Acquisition of Heritage Bank of Commerce



Expands Presence
into Desirable Bay
Area Markets

- Addition of 16
Business Financial
Centers



Attractive
Financial Returns

- IRR = 20%
- EPS Accretion = 13%
- ROAA = 1.50%
- ROATCE = 17%



Strongly Aligned
Business Models

- NPA ratio .08%
- Business deposits =
83% of total
deposits

Merger Announcement
December 17, 2025

Regulatory Approval
April 1, 2026

Core System Conversion
June 22, 2026

Shareholders Approval
March 26, 2026

Legal Close Date
April 17, 2026

187 days from announcement to systems conversion

Fair Value Acquired Heritage Assets & Liabilities- 4/17/26



(\$ in Millions)	Acquired April 17, 2026	Re-structure	Post-Restructure
Total Cash and Cash Equivalents	\$ 548	\$ 815	\$ 1,364
Total Investment Securities	1,016	(488)	528
Loans held for sale	327	(327)	-
PCD Loans	99	-	99
PSL Loans	3,053	-	3,053
ACL	(47)	-	(47)
Net Loans	\$ 3,432	\$ (327)	\$ 3,105
Goodwill	334	-	334
CDI	117	-	117
Other Assets	291	-	291
Total Assets	\$ 5,739	\$ -	\$ 5,739
Noninterest bearing deposits	\$ 1,224	\$ -	\$ 1,224
Interest bearing deposits	3,528	-	3,528
Total Deposits	4,752	-	4,752
Subordinate Debt	39	-	39
Other Liabilities	103	-	103
Total Liabilities	\$ 4,894	\$ -	\$ 4,894
Net Assets	\$ 845	\$ -	\$ 845

CRE by Collateral



(\$ in Millions)

Collateral Type	Balance	% of Owner Occupied	LTV at Origination	Avg. Size	Classified	Classified (Non-Owner)	Classified (Owner)
Industrial	\$ 2,708	46%	48%	\$ 1.73	\$ 34.83	\$ 10.46	\$ 24.36
Office	1,468	26%	52%	1.75	11.80	10.02	1.78
Retail	1,388	11%	45%	1.73	3.53	3.53	0.00
Multi-Family	1,256	0%	47%	1.60	0.00	0.00	0.00
Other	751	56%	46%	1.55	1.05	0.00	1.05
Other RE Rental & Leasing	602	15%	46%	2.17	0.63	0.64	0.00
Farmland	431	99%	46%	1.56	4.23	0.00	4.23
Medical	429	31%	55%	1.59	0.00	0.00	0.00
Total	\$ 9,033	32%	48%	\$ 1.70	\$ 56.07	\$ 24.65	\$ 31.42

CRE by Collateral and Origination



(\$ in Millions)

Collateral Type	Balance	Balance Distribution by Origination Year						Average OLV By Origination Year					
		2026	2025	2024	2023	2022	2021 or earlier	2026	2025	2024	2023	2022	2021 or earlier
Industrial	\$ 2,708	9%	11%	5%	8%	17%	50%	45%	45%	44%	40%	45%	51%
Office	1,468	10%	9%	4%	4%	19%	54%	49%	48%	49%	48%	53%	54%
Retail	1,388	9%	11%	5%	11%	18%	46%	41%	43%	39%	41%	45%	48%
Multi-Family	1,256	14%	9%	4%	9%	15%	49%	51%	46%	42%	42%	44%	49%
Other	751	10%	11%	5%	6%	11%	57%	46%	42%	56%	44%	46%	46%
Other RE Rental & Leasing	602	11%	11%	6%	9%	15%	48%	45%	42%	43%	49%	46%	46%
Farmland	431	14%	9%	7%	7%	14%	49%	44%	34%	38%	42%	51%	48%
Medical	429	10%	16%	7%	2%	10%	55%	49%	53%	46%	40%	51%	59%
Total	\$ 9,033	10%	11%	5%	7%	16%	51%	47%	45%	44%	42%	46%	50%

CRE by Collateral and Loan Size



(\$ in Millions)

Loan Amount	Industrial	Office	Retail	Multi-Family	Other	Farmland	Medical	Other RE Rental and Leasing	Total
Greater than \$20M	\$ 24	\$ 22	\$ 0	\$ 0	\$ 0	\$ 21	\$ 22	\$ 0	\$ 89
\$10M to \$20M	138	154	109	96	17	58	34	50	656
\$5M to \$10M	580	357	232	183	183	74	62	163	1,834
\$1M to \$5M	1,624	752	850	770	439	212	250	335	5,232
Less than \$1M	342	183	197	207	112	66	61	54	1,222
Total	\$ 2,708	\$ 1,468	\$ 1,388	\$ 1,256	\$ 751	\$ 431	\$ 429	\$ 602	\$ 9,033

Loans – Maturity & Repricing



(\$ in Millions)

Balance Distribution by Maturity or Reset as of 09/30/2026

	Variable	Fixed / Adjustable					
Loan Type	≤ 1 Year	≤ 1 Year	1-3 Years	3-5 Years	5-10 Years	> 10 Years	Grand Total
Commercial real estate	\$ 880	\$ 606	\$ 1,778	\$ 3,028	\$ 2,458	\$ 282	\$ 9,033
Commercial and industrial	807	64	171	202	184	13	1,440
Dairy & livestock and agribusiness	340	0	1	1	0	0	342
SBA	86	13	30	116	193	32	470
SFR mortgage	64	5	61	107	58	43	338
Other	405	16	15	15	11	37	499
Total Loans and Leases	\$ 2,582	\$ 704	\$ 2,056	\$ 3,469	\$ 2,904	\$ 407	\$ 12,122
% of Total	21%	6%	17%	29%	24%	3%	100%
Weighted Avg. Coupon	7.02%	4.63%	5.29%	5.19%	4.85%	4.65%	5.46%

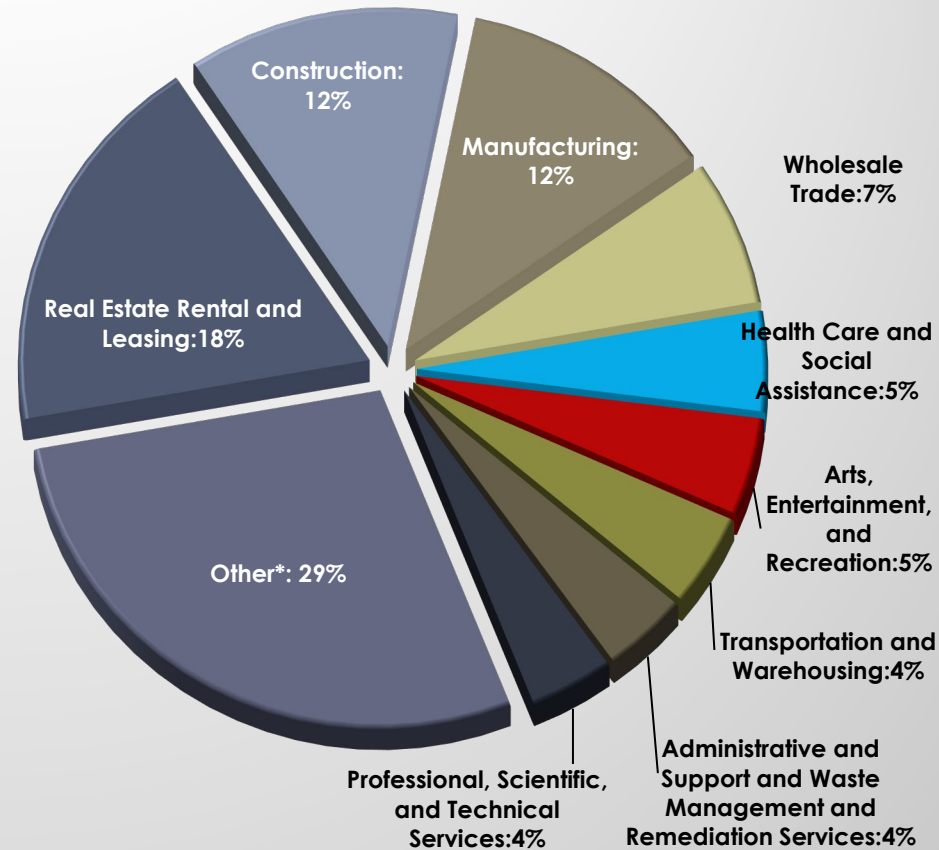
Note: Weighted average coupon excludes loan fees and purchase accounting accretions.

C&I by Industry



(\$ in Millions)

Industry	Balance	% of C&I Total	Classified
Real Estate Rental and Leasing	\$ 266	18%	\$ 7.87
Construction	180	12%	0.44
Manufacturing	174	12%	14.01
Wholesale Trade	100	7%	7.45
Health Care and Social Assistance	69	5%	0.88
Arts, Entertainment, and Recreation	67	5%	0.00
Transportation and Warehousing	64	4%	4.46
Administrative and Support and Waste Management and Remediation Services	57	4%	0.00
Professional, Scientific, and Technical Services	56	4%	0.00
Other*	407	28%	1.04
Total	\$ 1,440	100%	\$ 36.15



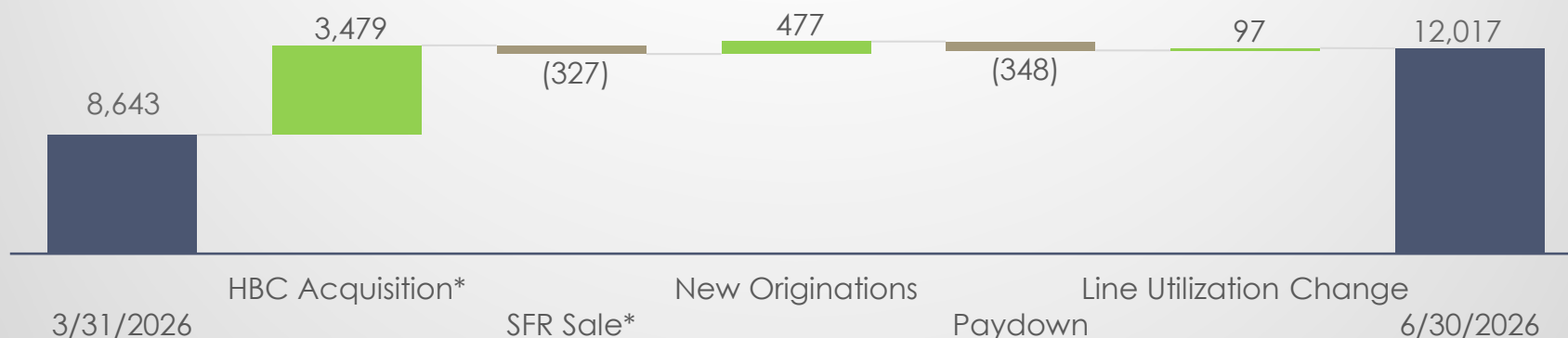
* Bayview Factoring business is classified under Other

Loan Growth –Q1 '26 and Q2'26

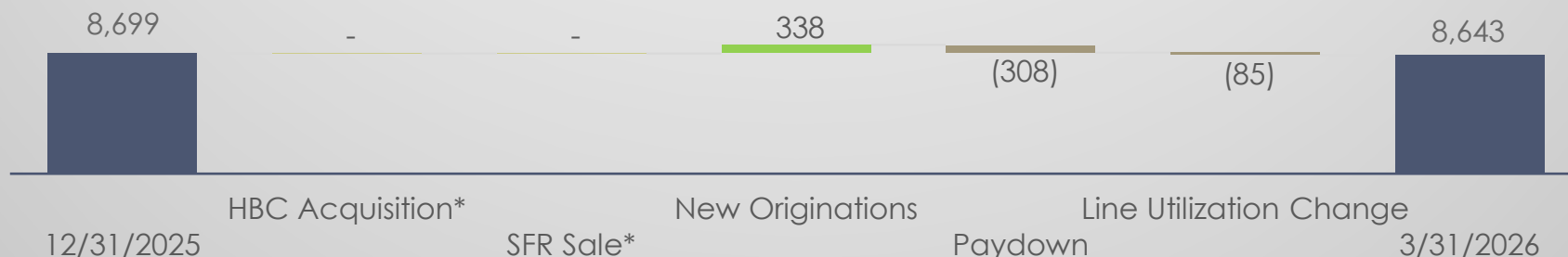


(\$ in Millions)

2026 Q2 Loan Portfolio Change

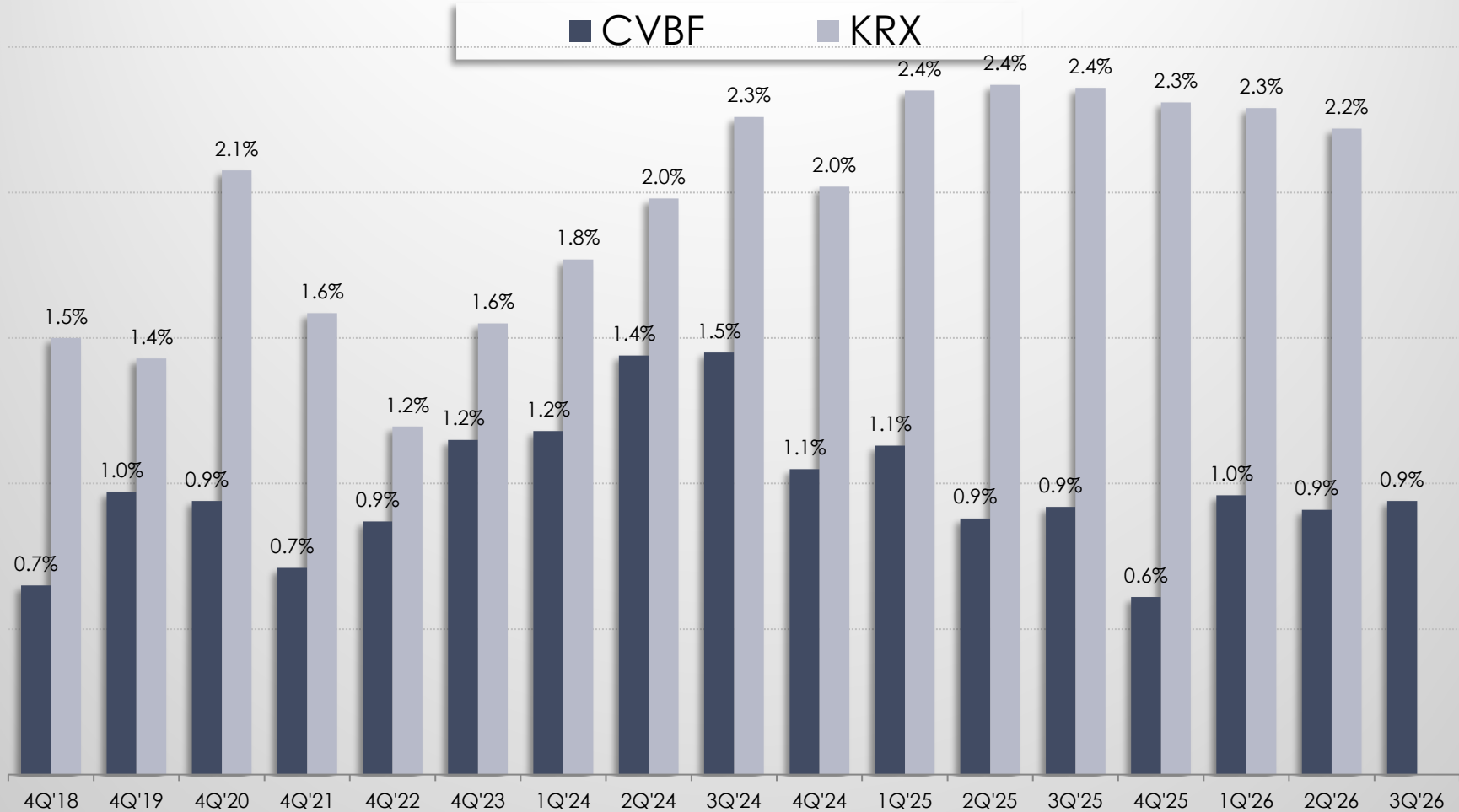


2026 Q1 Loan Portfolio Change

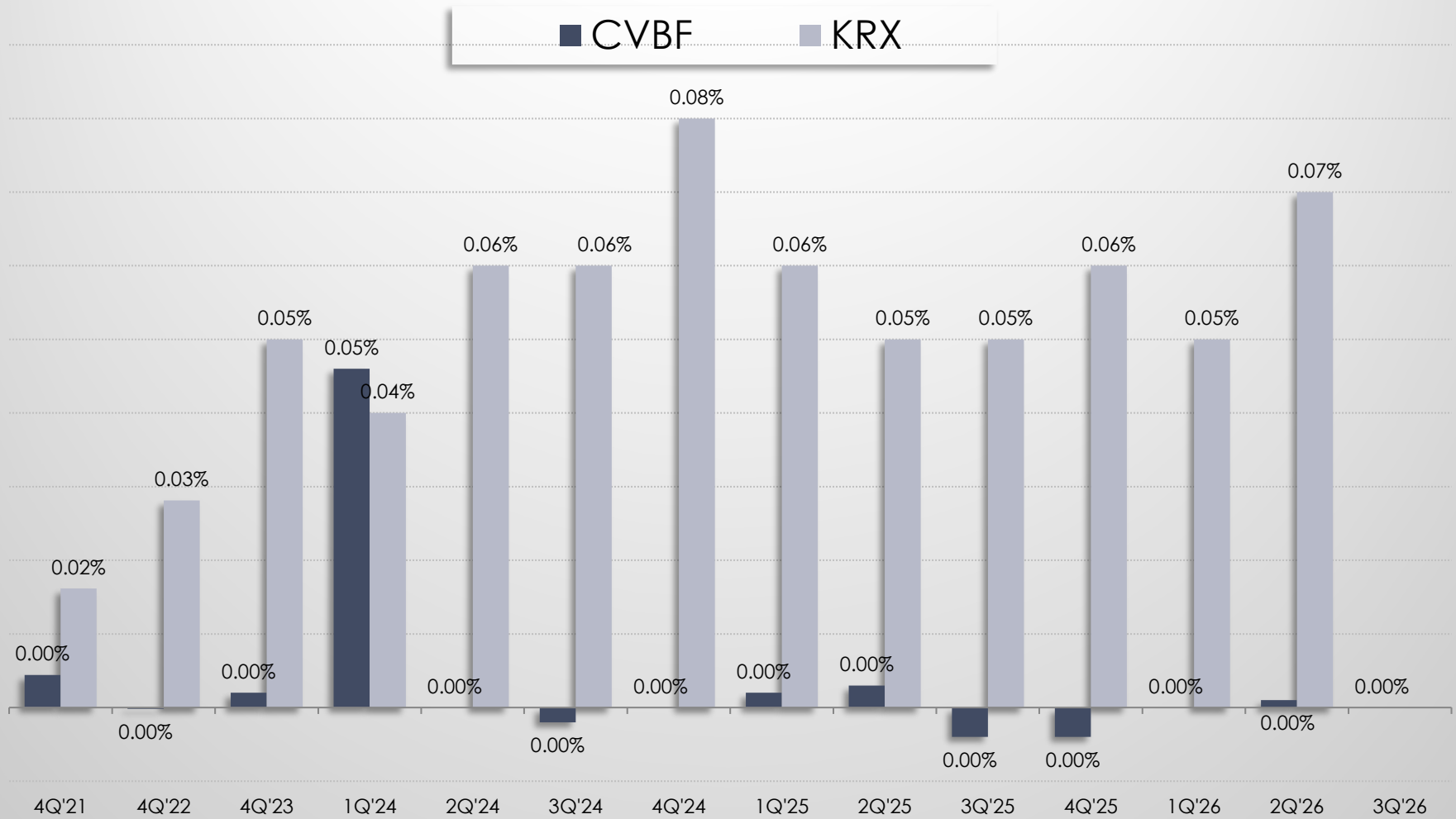


* Fair Value as of 4/17/2026

Classified Loans / Total Loans (%)



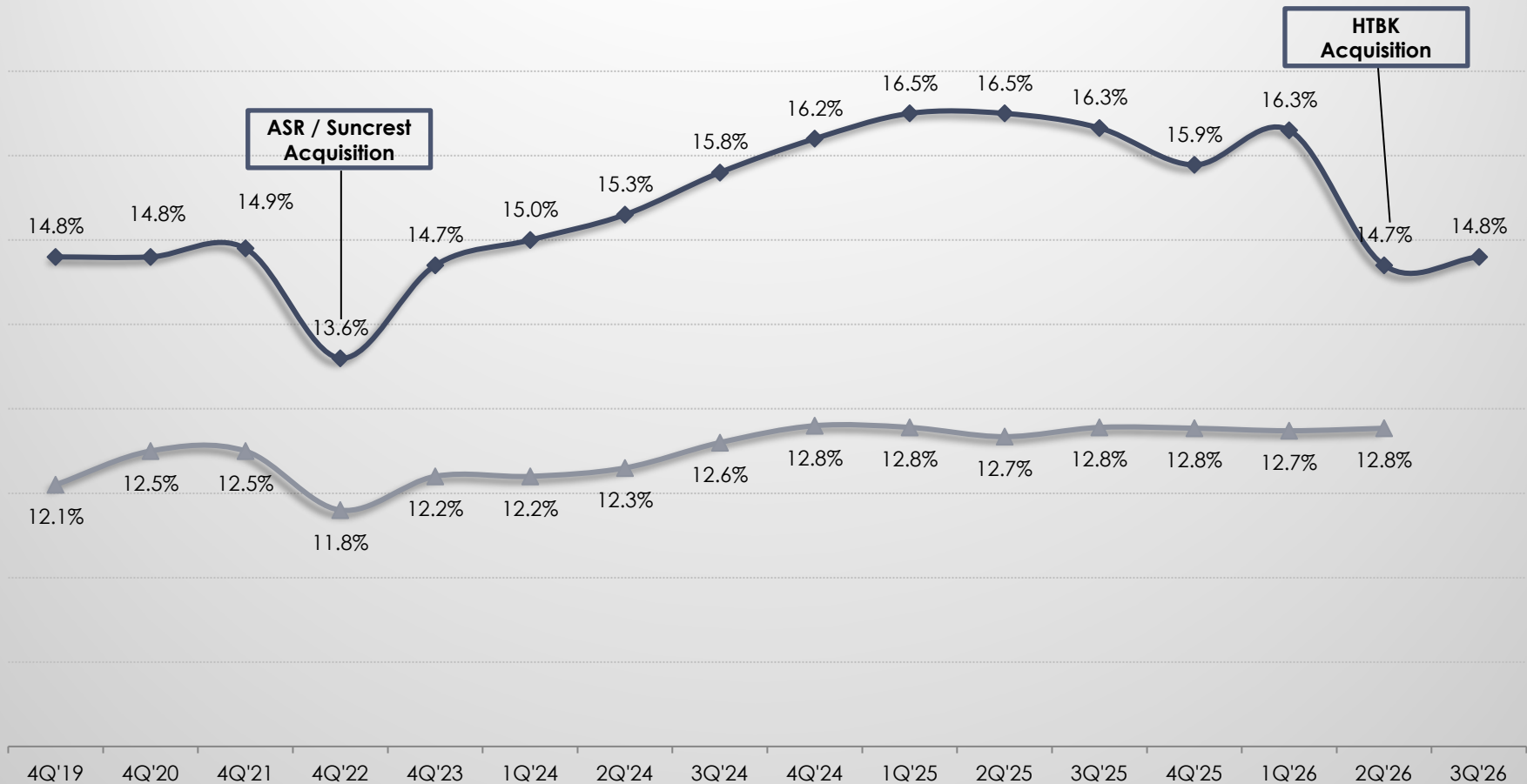
Net Charge-Offs / Average Loans (%)



CET1 Ratio Trend (%)



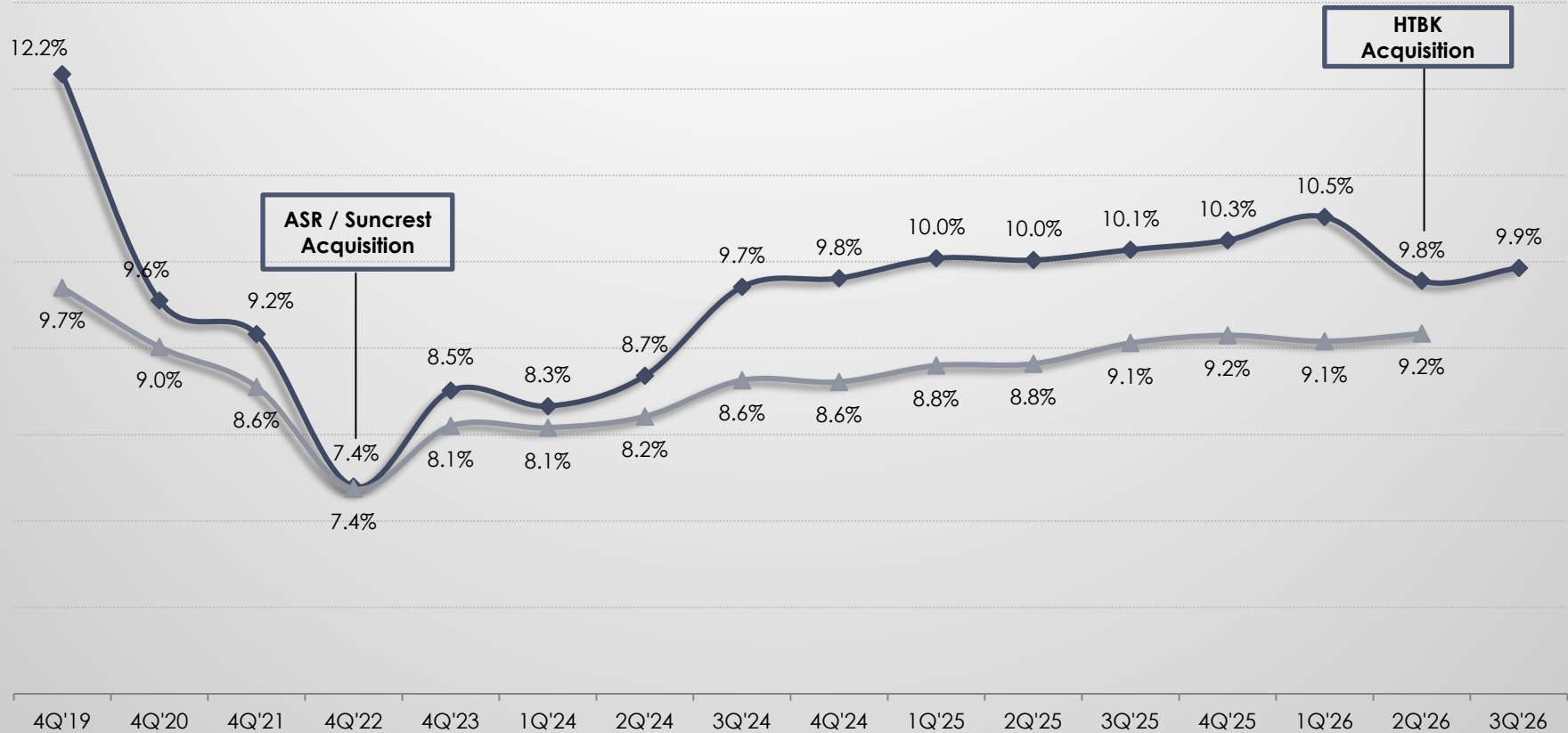
—◆— CVBF —▲— KRX



TCE Ratio Trend (%)



—◆— CVBF —▲— KRX



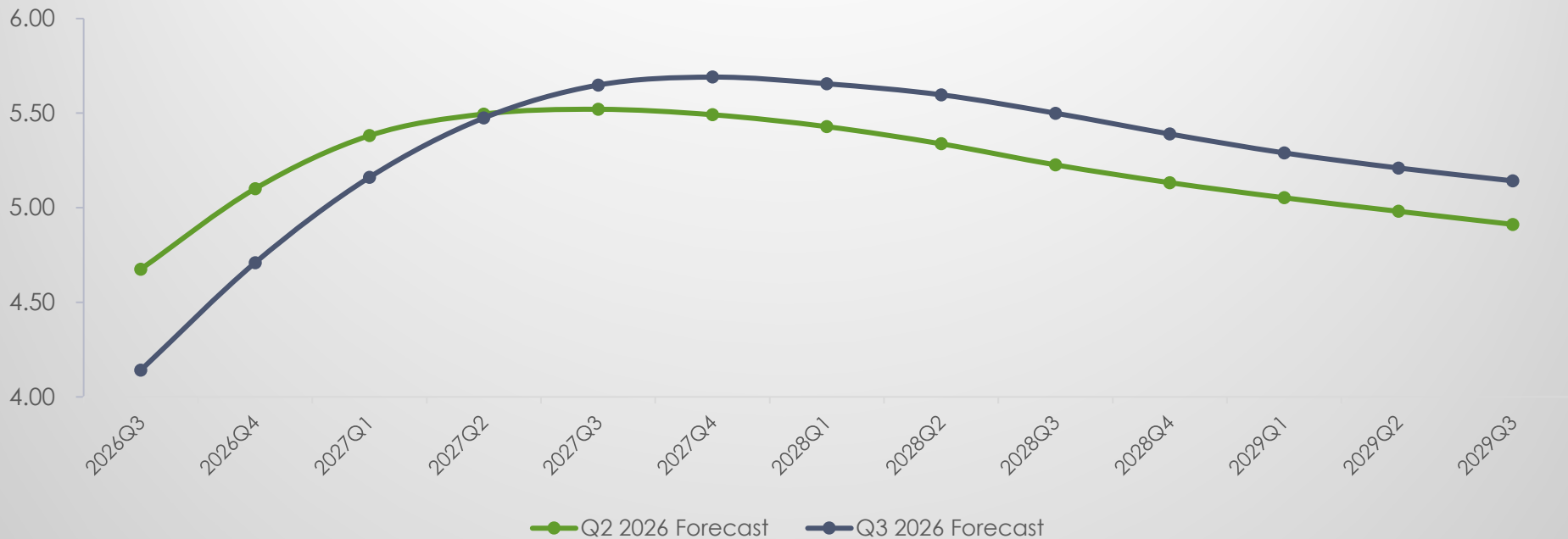
Economic Forecast – GDP



Real GDP Growth



Unemployment Rate



CRE Price Index Growth



Reconciliation of Adjusted Return on Average Assets Ratio (Non-GAAP)



The adjusted return on average assets ratio is a non-GAAP disclosure. We use certain non-GAAP financial measures to provide supplemental information regarding our performance. We believe that presenting the adjusted return on average assets ratio provides additional clarity to the users of our financial statements.

	For the Year Ended December 31,				Three Months Ended			
	2022	2023	2024	2025	September 30, 2025	March 31, 2026	June 30, 2026	September 30, 2026
Net Income	\$ 235,425	\$ 221,435	\$ 200,716	\$ 209,298	\$ 52,586	\$ 51,002	\$ 48,261	\$ 78,098
Add: Acquisition related expenses	6,013	—	—	1,556	—	—	31,400	8,140
Less: Tax effect ⁽¹⁾	(1,778)	—	—	(460)	—	—	(9,127)	(2,366)
Adjusted net income for average assets	<u>\$ 239,660</u>	<u>\$ 221,435</u>	<u>\$ 200,716</u>	<u>\$ 210,394</u>	<u>\$ 52,586</u>	<u>\$ 51,002</u>	<u>\$ 70,534</u>	<u>\$ 83,872</u>
Average Assets	\$ 16,911,661	\$ 16,346,172	\$ 16,139,598	\$ 15,376,614	\$ 15,498,390	\$ 15,564,244	\$ 19,881,428	\$ 20,940,436
Return on average assets, annualized	1.39%	1.35%	1.24%	1.36%	1.35%	1.33%	0.97%	1.48%
Adjusted return on average assets, excluding acquisition related expenses, annualized	1.42%	1.35%	1.24%	1.37%	1.35%	1.33%	1.42%	1.59%

⁽¹⁾ Tax effected at respective statutory rates.

Reconciliation of Adjusted Return on Average Tangible Common Equity (Non-GAAP)



The adjusted return on average tangible common equity is a non-GAAP disclosure. We use certain non-GAAP financial measures to provide supplemental information regarding our performance. We believe that presenting the adjusted return on average tangible common equity provides additional clarity to the users of our financial statements.

	For the Year Ended December 31,				Three Months Ended		
	2022	2023	2024	2025	September 30, 2025	June 30, 2026	September 30, 2026
Net Income	\$ 235,425	\$ 221,435	\$ 200,716	\$ 209,298	\$ 52,586	\$ 48,261	\$ 78,098
Add: Amortization of intangible assets	7,566	6,452	5,324	4,193	1,003	3,577	3,980
Less: Tax effect ⁽¹⁾	(2,237)	(1,907)	(1,574)	(1,240)	(297)	(1,040)	(1,157)
Tangible net income	\$ 240,754	\$ 225,980	\$ 204,466	\$ 212,251	\$ 53,292	\$ 50,798	\$ 80,921
Add: Acquisition related expenses	6,013	—	—	1,556	—	31,400	8,140
Less: Tax effect (1)	(1,778)	—	—	(460)	—	(9,127)	(2,366)
Adjusted tangible net income	\$ 244,989	\$ 225,980	\$ 204,466	\$ 213,347	\$ 53,292	\$ 73,071	\$ 86,695
Average stockholders' equity	\$ 2,066,463	\$ 2,006,882	\$ 2,145,665	\$ 2,260,275	\$ 2,271,151	\$ 3,019,704	\$ 3,195,906
Less: Average goodwill	(764,143)	(765,822)	(765,822)	(765,822)	(765,822)	(1,041,190)	(1,099,936)
Less: Average intangible assets	(25,376)	(18,434)	(12,571)	(7,748)	(7,111)	(100,373)	(116,459)
Average tangible common equity	\$ 1,276,944	\$ 1,222,626	\$ 1,367,272	\$ 1,486,705	\$ 1,498,218	\$ 1,878,141	\$ 1,979,511
Return on average equity, annualized	11.39%	11.03%	9.35%	9.26%	9.19%	6.41%	9.70%
Return on average tangible common equity, annualized	18.85%	18.48%	14.95%	14.28%	14.11%	10.85%	16.22%
Adjusted return on average tangible common equity, annualized	19.19%	18.48%	14.95%	14.35%	14.11%	15.61%	17.38%

⁽¹⁾ Tax effected at respective statutory rates.

Reconciliation of Adjusted Efficiency Ratio (Non-GAAP)



The adjusted efficiency ratio is a non-GAAP disclosure. We use certain non-GAAP financial measures to provide supplemental information regarding our performance. We believe that presenting the adjusted efficiency ratio provides additional clarity to the users of our financial statements.

	For the Year Ended December 31,					Three Months Ended		
	2017	2022	2023	2024	2025	September 30, 2025	June 30, 2026	September 30, 2026
Total noninterest expense	\$ 140,753	\$ 216,555	\$ 229,886	\$ 233,583	\$ 237,265	\$ 58,576	\$ 114,378	\$ 90,480
Less: (Recapture of) provision for unfunded loan commitments	(400)	—	(500)	(1,250)	2,000	500	4,250	—
Less: Acquisition related expenses	2,251	6,013	—	—	1,556	—	31,400	8,140
Adjusted noninterest expense	\$ 138,902	\$ 210,542	\$ 230,386	\$ 234,833	\$ 233,709	\$ 58,076	\$ 78,728	\$ 82,340
Net interest income before provision for credit losses	\$ 278,930	\$ 505,513	\$ 487,990	\$ 447,347	\$ 460,287	\$ 115,577	\$ 162,415	\$ 179,066
Add: total noninterest income	42,118	49,989	59,330	54,474	55,171	13,006	17,010	16,494
Total revenue	\$ 321,048	\$ 555,502	\$ 547,320	\$ 501,821	\$ 515,458	\$ 128,583	\$ 179,425	\$ 195,560
Efficiency ratio	43.84%	38.98%	42.00%	46.55%	46.03%	45.56%	63.75%	46.27%
Adjusted efficiency ratio, excluding provision for unfunded loan commitments and acquisition related expenses	43.27%	37.90%	42.09%	46.80%	45.34%	45.17%	43.88%	42.10%

Reconciliation of Pretax Pre-Provision Income and Tangible Common Equity Ratio (Non-GAAP)



Pretax pre-provision income is a Non-GAAP financial measure that represents total revenue less noninterest expense and is calculated before provision for credit losses and income tax expense.

	For the Year Ended December 31,				Three Months Ended		
	2022	2023	2024	2025	September 30, 2025	June 30, 2026	September 30, 2026
Net Income	\$ 235,425	\$ 221,435	\$ 200,716	\$ 209,298	\$ 52,586	\$ 48,261	\$ 78,098
Add: Provision for (recapture of) credit losses	10,600	2,000	(3,000)	(3,500)	1,000	—	(1,000)
Add: Income tax expense	92,922	93,999	70,522	72,395	16,421	16,786	27,982
Pretax pre-provision income	\$ 338,947	\$ 317,434	\$ 268,238	\$ 278,193	\$ 70,007	\$ 65,047	\$ 105,080

The tangible common equity ratios are a Non-GAAP financial measures derived from GAAP-based amounts. The following is a reconciliation of tangible book value and tangible common equity in accordance with GAAP, as well as the calculation for tangible common equity ratio.

	For the Year Ended December 31,				Three Months Ended		
	2022	2023	2024	2025	September 30, 2025	June 30, 2026	September 30, 2026
Stockholders' equity	\$ 1,948,517	\$ 2,077,972	\$ 2,186,316	\$ 2,295,224	\$ 2,282,067	\$ 3,169,689	\$ 3,130,322
Less: Goodwill	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)	(1,099,936)	(1,099,936)
Less: Intangible assets	(21,742)	(15,291)	(9,967)	(5,774)	(6,654)	(117,927)	(113,947)
Tangible book value	\$ 1,160,953	\$ 1,296,859	\$ 1,410,527	\$ 1,523,628	\$ 1,509,591	\$ 1,951,826	\$ 1,916,439
Total assets	\$ 16,476,540	\$ 16,020,993	\$ 15,153,655	\$ 15,631,054	\$ 15,666,206	\$ 21,182,781	\$ 20,522,193
Less: Goodwill	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)	(1,099,936)	(1,099,936)
Less: Intangible assets	(21,742)	(15,291)	(9,967)	(5,774)	(6,654)	(117,927)	(113,947)
Tangible assets	\$ 15,688,976	\$ 15,239,880	\$ 14,377,866	\$ 14,859,458	\$ 14,893,730	\$ 19,964,918	\$ 19,308,310
Common shares issued and outstanding	139,818,703	139,344,981	139,689,686	135,551,799	137,509,649	176,247,135	175,493,977
Book value per share	\$ 13.94	\$ 14.91	\$ 15.65	\$ 16.93	\$ 16.60	\$ 17.98	\$ 17.84
Tangible book value per share	\$ 8.30	\$ 9.31	\$ 10.10	\$ 11.24	\$ 10.98	\$ 11.07	\$ 10.92
Tangible common equity ratio	7.40%	8.51%	9.81%	10.25%	10.14%	9.78%	9.93%



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