



2025 CORPORATE SOCIAL  
RESPONSIBILITY REPORT

# Table of Contents



Message from our President & Chief Executive Officer	3
Company Overview	5
Accolades	6
Our Community Commitment	7
Investing in Our People and Culture	26
Our Environmental Impact	35
Responsible Corporate Governance	38

# Message from Our President & Chief Executive Officer



## 2025 in Review

Citizens Business Bank's 2025 Corporate Social Responsibility (CSR) Report highlights our organization and the positive impacts we have had on our communities, our customers, our associates, and our planet. Throughout 2025, we collaborated with numerous community organizations that are likewise committed to helping and making a tangible difference in the communities we serve. You can read more about a selection of the nonprofit organizations we proudly supported in 2025 within the Our Community Commitment section of this CSR.

At Citizens Business Bank, our associates are our most valuable assets. Our investments in our people and in our communities reflect our commitment to creating opportunities for growth and success. Our goal is to be the bank of choice for our customers and associates by enhancing our culture, developing our talent and capacity for leadership, and fostering a highly engaged workforce.

We have consistently maintained robust standards for corporate governance and oversight. Our Board of Directors follows principles that guide how we operate as a Bank. These include fairness, transparency, responsibility and accountability. Strong corporate governance is an essential part of how we run our business, and it reflects the core values that guide our work every day. We have a comprehensive corporate code of conduct and ethics that sets clear expectations for all of us. It is supported by strict policies that address several important areas, including managing conflicts of interest, anti-corruption, insider trading, political contributions, claw-back of any erroneously paid compensation, anti-money laundering, and maintaining the security and privacy of customer and employee information.

Our strong financial performance allows us to invest in the communities where we live and work. Throughout 2025, associates across our Bank volunteered their talents and more than 4,900 hours of their own time, serving more than 115 community development organizations. Our Bank also contributed approximately \$1.6 million in donations to many charitable organizations in our communities. These resources supported important causes such as affordable housing, economic and business development, community services, and efforts to strengthen low-to-moderate income communities. We continue to provide resources to help build the capacity of our existing community organization partners so they can more effectively serve the needs of their client populations.

## Continued

---

One important way we support our communities is through our Bank's investments under the Community Reinvestment Act. At year end, we had approximately \$230 million in total qualified Community Reinvestment Act investments that benefit low-to-moderate income communities and small businesses.

We understand the responsibility that every financial institution has to make a positive impact on the environment. The impact of our cost-effective efforts to reduce energy use, paper use, and waste across our company will continue to expand as we pursue our current programs and begin new initiatives in 2026.

We look forward to continuing to make meaningful contributions to the communities we serve by staying focused on our customers and building long-term banking relationships. We would like to thank our community partners, Board of Directors, Leadership Team, and our associates. Your support helps us work toward positive social, economic, and environmental progress in the communities we serve.

Please read our full Report to learn more about our Bank's CSR initiatives in 2025.

Thank you,

A handwritten signature in black ink, appearing to read "David Brager". The signature is fluid and cursive, with a large initial "D" and "B".

David A. Brager  
President and Chief Executive Officer



# Company Overview

## Our Story

Since 1974, Citizens Business Bank has been creating banking relationships by focusing on our customers 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.

Chino Valley Bank was established in August of 1974. More than 50 years later, Citizens Business Bank has grown to more than \$15 billion in assets with over 60 banking locations and 3 trust offices throughout California. We changed our name to Citizens Business Bank along the way, but we still hold true to our original vision.

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 way they would want to be treated. In fact, many of our customers have banked with us for decades.

Our unwavering commitment to our Five Core Values of Financial Strength, Superior People, Customer Focus, Cost-Effective Operation, and Having Fun is the reason we are consistently recognized as one of the top-performing banks in the nation.

## Our Vision

Citizens Business Bank will strive to become the premier financial services company operating throughout the state of California, serving 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 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.



## America's Best Banks<sup>1</sup>

*Forbes, 2026*



## Five-Star Superior Rating

*BauerFinancial, 2025*

## Super Premier

## Performing Bank

*Findley Reports, 2025*

## BBB+

## Stable Rating Outlook

*Fitch Ratings, 2025*

**\$209.3**

Million  
Net  
Earnings

**195**

Consecutive  
Quarters of  
Profitability

*Over 48 Years*

**145**

Consecutive  
Quarters of Cash  
Dividends Paid

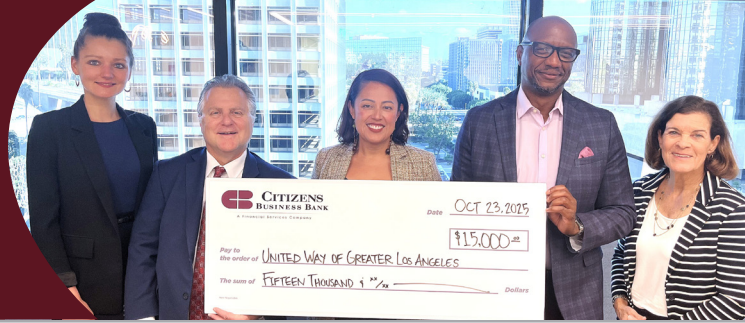
*Over 36 Years*

<sup>1</sup>CVB Financial Corp. is the holding company for Citizens Business Bank, N.A.

# Our Community Commitment



# 2025 Community Impact At-A-Glance



## Grants and Donations

**\$1,614,000**  
in charitable contributions

with more than \$1,460,502 to community development organizations focused on supporting Affordable Housing, Economic / Business Development, Community Services, and Revitalization & Stabilization of low-to-moderate income communities.

## Investments

As of December 31, 2025, we had \$230,146,000 in total qualified Community Reinvestment Act (CRA) investments benefitting low-to-moderate income communities or small businesses including:

<p><b>\$48,410,000</b> to Support CRA Mortgage Backed Securities</p>	<p><b>\$20,991,000</b> to CRA Municipal Bond Investments</p>	<p><b>\$400,000</b> to Minority Depository Institutions</p>
<p><b>\$113,085,000</b> in LIHTC Investments and Commitments to Multi-Family Affordable Housing</p>	<p><b>\$29,258,000</b> Commitments to CRA Equity Investments Benefiting Low-to-Moderate Income Individuals or Small Businesses and CRA mutual funds</p>	<p><b>\$18,000,000</b> to Support CRA Small Business Loan Funds</p>

# Our Community Commitment



## Loans

**\$408,689,000**  
of small business  
and small farm loans

**\$501,048,000**  
of community  
development loans

## Service

**Community  
Service**

**4,916  
HOURS**

in total volunteer service hours to 115 organizations including over 1,631 hours of service on boards and advisory committees of nonprofit organizations.

# Our Community Commitment



## Affordable Housing

Citizens Business Bank strives to support and address community needs. In 2025, the need for Affordable Housing was a priority for the communities we serve.

In 2025, the Bank approved a  
**\$15,000,000**  
Tax Credit Fund Investment to  
promote affordable housing in  
Los Angeles County.

In 2025, a tax credit fund for  
**\$19,000,000**  
was approved to support affordable  
apartment complexes in  
Los Angeles County.

Over \$44 million in new investments to support  
Affordable Housing in Los Angeles County.

## Community Development Lending for Affordable Housing

In 2025, the Bank provided over 26 Community Development loans totaling more than \$136,000,000 to organizations and properties supporting Affordable Housing.

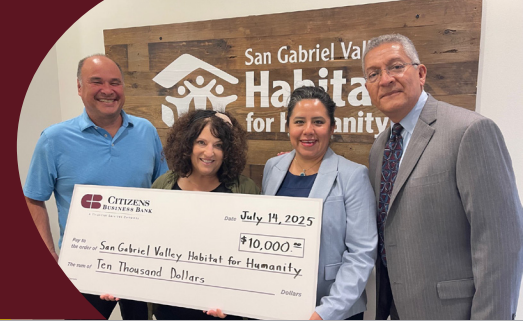
### National Community Renaissance of California

National Community Renaissance of California is a nonprofit affordable housing developer. They develop communities that are affordable and safe, provide preschool and after-school programs, offer family financial literacy training and other support services. The organization offers a wide array of services to promote a better quality of life.

### Housing Authority of the County of Kern

The Housing Authority of the County of Kern is an independent Public Housing Agency that was established by the County Board of Supervisors in 1939, with the mission “to improve the quality of life for low-income residents by providing safe, affordable housing, and offer services that allow for financial independence and homeownership. They are an active developer of affordable housing, acquiring and building housing to help address the need for affordable housing in Kern County. They established the Housing and Opportunity Foundation of Kern in 2011 for the sole purpose of raising funds to support programs and low-income communities that help achieve self-sufficiency.

# Our Community Commitment



## Affordable Housing Donations

Citizens Business Bank donated over \$350,000 to support various housing organizations in support of affordable housing solutions ranging from homeless shelters to rental assistance to homebuyer education to senior housing. A partial list of organizations that received financial support include:

- ✓ Covina Field of Valor
- ✓ Habitat for Humanity Fresno
- ✓ Mary Erickson Community Housing
- ✓ Rio Hondo Community Development Corporation
- ✓ Southwest Fresno Development Corporation
- ✓ Inland Empire Resource Center
- ✓ Neighborhood Housing Services of the Inland Empire
- ✓ Orange County Community Housing Corporation
- ✓ Salt and Light Works
- ✓ Veterans Housing Alliance
- ✓ Housing and Opportunity Foundation of Kern County
- ✓ Self-Help Enterprises
- ✓ San Joaquin Valley Housing Collaborative
- ✓ West Angeles Community Development Corporation
- ✓ Neighborhood Partnership Housing Services, Inc.
- ✓ San Gabriel Valley Habitat for Humanity
- ✓ My Way Home
- ✓ Foothill Family Shelter
- ✓ Habitat for Humanity Orange County
- ✓ Affordable Housing Clearinghouse
- ✓ Epicenter Foundation
- ✓ HomeAid Orange County | Los Angeles
- ✓ Wellnest Emotional Health & Wellness

# Our Community Commitment



## Mary Erickson Community Housing (MECH)

The mission of Mary Erickson Community is to support the well-being of working families through the preservation and increase in the supply of affordable housing in Southern California. Since 2019, the bank has funded this critical work, which allows MECH to own and operate 129 rental housing units of affordable housing for low-to-moderate income households across eight (8) sites. Additionally, MECH provides Life Skills Education Programs for residents free of charge at selected sites.

## Self-Help Enterprises

Self-Help Enterprises is a nationally recognized community development organization whose mission is to work together with low-income families to build and sustain healthy homes and communities. Since 1965, Self-Help Enterprises' efforts have touched the lives of over 86,000 families.

The Bank provided \$5,000 in funding to support "The Gateway" program offering educational and counseling services to equip low-income families with the tools and resources needed to meet financial and sustainable homeownership goals. The program will help low-income individuals qualify for reduced rates or mortgage insurance with some lenders, and for USDA, CalHFA, City and County homebuyer assistance programs.

Citizens Business Bank also supported Affordable Housing needs with non-monetary donations in 2025 including:

- ✔ Eleven (11) printers to Foothill Family Shelter

## Affordable Housing Leadership

The Bank supports affordable homeownership programs to address the current housing crisis. According to RentData.org, California ranks as one of the most expensive rental markets in the country. Various Bank associates provide their financial expertise by serving on the boards and committees of affordable housing organizations, including My Way Home Housing and Opportunity Foundation of Kern, and Neighborhood Partners Housing Services, Inc.

# Our Community Commitment



## Economic Development

---

### Community Development Lending

In 2025, the Bank provided over 115 Community Development loans totaling more than \$310,000,000 supporting Economic Development.

#### Small Business Administration (SBA) Lending

As an SBA Lender, the Bank provided over 44 SBA 504 and SBA 7(a) loans totaling \$66,910,000 to finance the acquisition of owner-occupied commercial properties and for small business capital and support, all leading to economic development for small businesses and job creation.

### Business Development / Access to Capital

#### Mission Community Services Corporation (MCSC) / Kern Women's Business Center

MCSC proudly hosts the Women's Business Center in Kern County, empowering women, aspiring entrepreneurs, and small business owners with the knowledge and tools necessary to launch and grow successful businesses. A generous \$5,000 donation from Citizens Business Bank has been instrumental in supporting the efforts of Mission Community Services Corporation (MCSC) and the Kern Women's Business Center (KWBC). This funding has enabled the delivery of Small Business Financial Wellness and Diverse Business Growth programs, directly benefiting 50 small businesses and entrepreneurs. Through these initiatives, MCSC and the KWBC provide vital resources, expert training, and no-cost business consultations, helping entrepreneurs thrive within the community.

#### Arranque Empresarial

Arranque Empresarial is a nonprofit organization committed to advancing educational excellence and economic empowerment in underserved communities. The organization's mission is to foster a culture of balance, wisdom, and creativity, ultimately promoting economic, social, and emotional stability through collective support. The Bank's funding provided critical resources to low-to-moderate income individuals and entrepreneurs in Tulare and Kern Counties. The programs primarily benefit this demographic by equipping them with the knowledge, skills, and support necessary to achieve economic self-sufficiency and success. All program content was delivered bilingually in English and Spanish through a hybrid format (Zoom and in-person), ensuring accessible services for participants, including those in rural communities.

# Our Community Commitment



## Kern County Hispanic Chamber of Commerce Business Education Foundation

The Bank's financial support has helped the Kern County Hispanic Chamber of Commerce Business Education Foundation (KCHCCBEF) grow and expand its programs, strengthening education and economic development throughout the community. The organization is dedicated to empowering aspiring entrepreneurs and small business owners through accessible training and valuable support. Through this partnership, the KCHCCBEF has expanded bilingual training to rural communities, broadened its reach, and enhanced the services it provides. As a result, more than 500 aspiring entrepreneurs and small business owners have graduated from programs such as the Small Business Academy, gaining the tools, knowledge, and confidence needed to start and grow their businesses.

## Vermont Slason Economic Development Corporation (VSEDC)

The Bank provided support for Vermont Slason's South LA Women's Business Center, which serves hundreds of women entrepreneurs annually through one-on-one advising, technical assistance, business education, and community building. Since 2019, the Bank has supported a variety of VSEDC's initiatives, ranging from virtual business coaching to small business pitch competitions with Bank associates serving as judges.

## Microenterprise Development

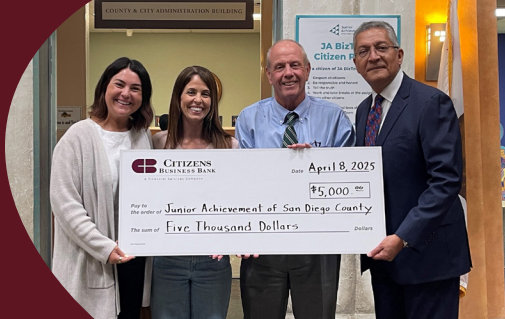
### Microenterprise Collaborative of Inland Southern California (MECISC)

The MicroEnterprises Collaborative of Inland Southern California's mission is to help micro and small businesses thrive. The bank provided a \$10,000 grant to provide critical program services that connect entrepreneurs with the resources, funding, and technology support they need to successfully start, sustain, and grow their businesses. Previous support from the Bank has allowed MECISC to expand its outreach and marketing campaign, enabling it to directly connect hundreds of micro and small businesses - especially women, minorities, and immigrants - to essential training, coaching, and access to capital.

### The Housing & Opportunity Foundation of Kern (HOFK)

HOFK offers a variety of programs designed to support, educate, and empower families to redirect their lives, move out of low-income housing, and become self-sufficient members of society. The HOFK assists residents in Kern County's low-income public housing, and those in the HUD Section 8 program. In 2025, the Housing Opportunities Foundation of Kern (HOFK) and Citizens Business Bank continued to expand the Pathways to Career Success program, strengthening their long-standing partnership with

# Our Community Commitment



the Housing Authority and enhancing their shared commitment to deliver meaningful financial education and workforce development services. As the program grew across the Central Valley, its reach and impact increased significantly. The Pathways to Career Success program supports low-to-moderate income (LMI) students and young adults participating in the HOFK Family Self-Sufficiency Program.

Bank associates volunteered their time to conduct resume reviews, mock interviews, and job-readiness coaching, while also integrating financial education components designed to prepare participants for long-term financial stability. To ensure broad accessibility, these sessions were offered both virtually and in person. Through the Bank’s expanded collaboration with the Housing and Opportunity Foundation of Kern County, Citizens Business Bank has significantly grown year after year the number of financial education seminars delivered—currently exceeding 170 hours, demonstrating a deep commitment to improving the financial well-being of LMI families.

## Workforce Development

Citizens Business Bank supported the following organizations providing the vital workforce development and education work to students, adults, and disabled individuals:

- ✓ Anthesis
- ✓ Junior Achievement of San Diego County
- ✓ Puente Learning Center
- ✓ Community Development Technologies Center (CD Tech)
- ✓ GRID Alternatives Inland Empire
- ✓ Hollenbeck Police Activities League
- ✓ Housing & Opportunity Foundation of Kern
- ✓ Community Services Employment Training
- ✓ Proteus Inc.
- ✓ Gold Coast Veterans Foundation
- ✓ Haynes Family of Programs
- ✓ JVS So Cal
- ✓ OASIS Center International
- ✓ Orange County Rescue Mission
- ✓ Unearth and Empower Communities
- ✓ Pathway From Boys to Men
- ✓ Summit College

# Our Community Commitment



## Vocational Improvement Program, Inc. (VIP)

The mission of Vocational Improvement Program, Inc. is to maximize the potential of individuals with disabilities. VIP has been a long-time customer and partner of the Bank, and in 2025, the Bank provided a grant for its “Empowerment Through Technology” (Technology Center), which will provide VIP’s clients access to cutting-edge tools and resources for personal and professional success. The Technology Center consists of six study carrels and chairs with computers, monitors, and online educational subscriptions and training programs focused on communication and job-readiness skills.

## Proteus Inc.

The Bank provided \$10,000 in grant funding to Proteus Inc. to support low-to-moderate income individuals by providing employment, education, training, and community services to low-income participants.

The funding was used to help clients obtain career training or educational vocational school services, employment, and training programs successfully, as well as to support those in need of emergency supportive services. Proteus Inc.’s mission is to provide educational workplace training, job placement, and other supportive services to farm working families and diverse program participants, empowering them to achieve self-sufficiency.

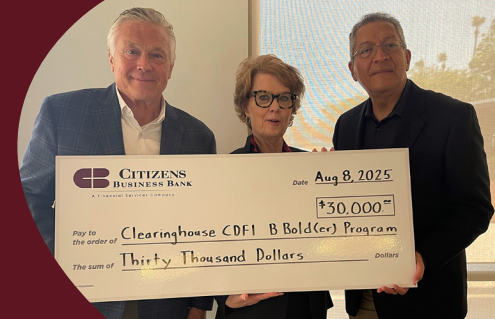
## Mentoring Future Leaders

Supporting the development of future leaders through mentoring and internship programs is an effective and impactful workforce development strategy for youth. Over 10 associates from the Bank provided more than 50 hours supporting youth mentoring and internship programs, including sharing educational and career path experiences with the goal of inspiring high school and college students to pursue career opportunities in the finance industry.

## Workplace Mentoring Program - Big Brothers Big Sisters (BBBS)

The Bank is shaping the next-generation workforce by investing in and providing corporate mentors for a Workplace Mentoring program benefiting low-to-moderate income college students in partnership with Big Brothers Big Sisters of Orange County and the Inland Empire. This eight-month program enhances financial literacy, soft skills, and career readiness for students, guided by Bank executives and officers who volunteer their time and expertise as mentors. Industry exposure and individual attention like this have been proven to bridge the gap between education and employment, helping to break generational cycles of poverty and drive economic growth. As the leader in mentorship, BBBS has been recognized by Forbes as a top non-profit organization.

# Our Community Commitment



## B BOLD(ER) Internship Program

The purpose of the Clearinghouse Community Development Financial Institution (CDFI) B BOLD(ER) Internship Program is to invest in tomorrow's leaders. Clearinghouse CDFI interns benefit from exposure to a professional setting, access to positive role models, and receiving real-life job skills that help build a solid foundation for future success. Citizens Business Bank is the Legacy funder for the B BOLD(ER) Internship Program, providing capacity-building resources to develop and launch the program, and hosting the program's first onsite intern in 2022. The program offers paid internships and scholarships to high school students as well as first-generation college students.

The Bank hosted an intern in 2025 and has already agreed to host another onsite intern during the summer of 2026. During the internship, the intern attends in-person trainings including a leadership program focused on the following topics: Community Economic Development, critical thinking, creating and analyzing surveys identifying the impact of Clearinghouse CDFI lending, a teaching project for elementary students on STEM-related topics, financial literacy, Investing Basics, budgeting, and various personal growth and development issues.

Bank associates also delivered three impactful educational sessions to the interns participating in the Spring and Summer cohorts: A five-week course designed to teach advanced Excel skills and included practical use cases in banking, personal finance, and educational settings; a four-week course on financial education covering a variety of topics, such as Credit & Debt and Life Events & Identity Theft; and an Emotional Intelligence workshop that ranks as a favorite among the interns.

# Our Community Commitment



## Building the Capacity of Community Organizations

Nonprofit organizations within our footprint have identified opportunities to support capacity-building programs that provide technical assistance and training to nonprofit leaders. The Bank has taken a leadership role in developing innovative, supportive programs in partnership with key development institutions. Through these efforts, the Bank supports the improvement of program development, community impact, and organizational effectiveness.

In 2025, the Bank partnered with USC Civic Engagement to host the 2025 Nonprofit Resilient Leaders & Capacity Building (NPRL) program. The Bank provided \$25,000 in funding for the NPRL program which is a 10-week course of study, offered virtually and in-person, that supports the growth and development of local, diverse nonprofit leaders. The program offers high-quality instruction from industry experts—providing each participant new information, resources, and practical strategies. The program also utilizes a cohort-based model that offers opportunities to engage and network with strategic thought partners. With the funding from the Bank, this program was offered for free to nonprofit leaders. 26 nonprofit leaders from across the Bank’s footprint completed the program. The cohort covered the following topics:

- ✓ Re-Discovering Your “Why”
- ✓ Broad Development
- ✓ Essentials for Grant Seekers
- ✓ Leadership & Managing Effective Teams
- ✓ Succession Planning
- ✓ Program Evaluation & Data Management
- ✓ Marketing, Communications, & Storytelling

# Our Community Commitment



## CRA Training

Bank associates provide training and development opportunities to new and existing partners on Community Reinvestment Act (CRA) 101. The CRA Training for Nonprofit Organizations highlights the importance of developing relationships with financial institutions as critical for nonprofit organizations to access resources including grants, contributions, and volunteer support. The Bank provides free webinars to local community development organizations on the topic of demystifying the CRA and has implemented this training for all new partnerships receiving funding support.

## Faith-Based Capacity Building Program

The Jesse Miranda Center's mission is to promote community and economic development in low-to-moderate income Hispanic communities. With a donation of \$5,000 from the Bank in 2025, the center was able to host a series of Hispanic Heritage Month Prayer Breakfasts in Los Angeles, Riverside, Orange, Fresno, and Bakersfield to bring together community and faith leaders with the goal to increase small business and homeownership opportunities. The Executive Director of The Jesse Miranda Center, Jack Miranda, is the son of the founder and serves on the Bank's Community Advisory Committee.

## Emerging Chambers of Commerce

In 2025, the Bank partnered with state and local emerging ethnic chambers of commerce providing \$49,000 in funding and program support to help small businesses that continue to struggle due to economic challenges. The Bank supported the following emerging chambers of commerce with funding and program support, to provide training and technical assistance for small business owners:

- Greater Los Angeles African American Chamber of Commerce
- Stanislaus Latino Chamber of Commerce
- Fresno Metro Black Chamber Foundation
- Kern County Hispanic Chamber of Commerce Business Education Foundation
- Forward Fresno Foundation | Fresno Chamber of Commerce
- California Hispanic Chamber of Commerce Foundation
- Orange County Hispanic Chamber of Commerce

# Our Community Commitment



## Community Service

---

### Community Development Lending

In 2025, the Bank provided over 24 Community Development loans totaling more than \$62,000,000 supporting Community Service organizations.

### Corporate Charitable Contributions (Grants and Donations)

In addition to supporting our communities through volunteerism and organizational development, the Bank provided financial resources to support the operational needs of nonprofit organizations.

Citizens Business Bank made supported Community Services with non-monetary donations in 2025 including:

- ✓ A multi-function printer and five (5) laptops to PUENTE Learning Center
- ✓ A Sit-Stand Desk and three (3) printers to OASIS Center International

### Food Bank Support

Citizens Business Bank provided much-needed relief through donations to 9 food banks located throughout California. Featured organizations that received financial support include:

- Feeding America Riverside | San Bernardino
- The Salvation Army Tulare Corps | Del Oro Division
- Union Station Homeless Services
- Los Angeles Regional Food Bank
- Food Share of Ventura County
- Community Action Partnership of Kern
- Visalia Emergency Aid Council
- The Salvation Army Tulare Corps
- Second Harvest Food Bank of Orange County

# Our Community Commitment



## Los Angeles Wildfire Relief

Citizens Business Bank, in response to the wildfires that devastated Pacific Palisades and Altadena, announced \$200,000 in donations to Los Angeles Wildfire Relief Organizations. Four organizations received \$50,000, including: Foothill Unity Center, Union Station Homeless Services, Los Angeles Regional Food Bank, and Pasadena Community Foundation's Eaton Fire Relief & Recovery Fund. These organizations were instrumental in helping to provide relief to individuals, families, and entire communities affected by the wildfires.

## Federal Home Loan Bank Programs

### Disaster Relief Member Matching Program / Los Angeles Wildfire Relief

Citizens Business Bank was able to secure an additional \$50,000 in matching funds from the Federal Home Loan Bank of San Francisco under their Disaster Relief Matching Contribution Program for Union Station Homeless Services.

“We want to remind our communities that we will get through this together,” said David Brager, President and Chief Executive Officer of Citizens Business Bank. “These donations will be used to support local families that could use the help right now.”

## Volunteerism

Bank associates dedicated over 4,739 CRA service hours in 2025 to providing impactful volunteer services, many in a board or committee role, to community organizations and nonprofits throughout the Bank's footprint.

### Pathways to Success Initiative

To address the primary needs in the communities in which we do business, the Bank has developed and launched the Pathways to Success initiative focused on three areas of impact:

- ✓ Pathways to Career Success
- ✓ Pathways to Financial Success
- ✓ Pathways to Business Success

# Our Community Commitment



## Pathways to Financial Success

The ability to manage money successfully is made possible by developing a strong understanding of personal finance principles. Without financial education, an individual's actions and decisions about savings, credit, and investments can be challenging and lead to the wrong financial choices. The Bank has developed an inter-generational financial education program to provide financial education to elementary-aged children, youth, adults, and senior citizens through the Pathways to Financial Success initiative.

## Pathways to Career Success

The Bank's collaboration with Inland SoCal United Way (ISCUW) and its 211+ Careers Program continued to grow and prosper. In 2025, Bank associates volunteered in ISCUW's Resume and Interview Technique Workshops, intensive 3-day events designed to assist low-to-moderate income individuals enter or re-enter the workforce, by providing insights into the interview process. Additionally, each month the Bank dedicated six 50-minute time slots to provide one-on-one resume review and mock interview sessions with program participants, some of whom have been involved in the criminal justice system and require special attention to return to the workforce. In total, Bank associates volunteered over 300 hours to both programs, and the Bank provided a \$25,000 grant to support this much-needed program.

## Financial Sports Program

Financial Sports is a financial education program that continued to help people of all ages learn the basics of money management. Developed with the philosophy that games can be powerful teaching tools, the program teaches personal finances in a fun, competitive learning environment. The training curriculum consists of four sessions, the first three covering Savings and Financial Institutions, Credit and Debt, and Life Events and Identity Theft, which are taught by Bank associates. The final session is a lively competition, facilitated by a Citizens Business Bank moderator, using a live video game where participants test their financial knowledge while playing a virtual football game. Bank associates serve as coaches to help reinforce the financial education and to ensure everyone has an enjoyable experience. When asked if the participants enjoyed the game, the answer is always a resounding "yes," and they are given instructions on how they can continue to play the game and continue to learn.

# Our Community Commitment



The program has received positive feedback from school administrators on the effectiveness of this learning model with young people, and a number of schools ask the Bank associates to return each year to teach a new group of students. The program's success in 2025 would not be possible without the partnership and collaboration from many community organizations such as Morongo Schools, Thomas House Family Shelter, Youth Business Alliance, and The Salvation Army's Adult Rehabilitation Center.

## Pathways to Business Success

In 2025, the Bank partnered with several nonprofit small business training providers and chambers of commerce throughout California to launch Pathways to Business Success. The program provides small business technical assistance to low-to-moderate income small businesses in English and Spanish. Bank associates participate in virtual and in-person workshops delivering financial education, budgeting, credit, savings, access to capital and small business lending information.

Organizations that are currently participating in the program include:

- ✓ California Hispanic Chamber of Commerce Foundation - Small Business Development Center
- ✓ Kern County Hispanic Chamber of Commerce
- ✓ Mission Community Services Corporation and the Kern Women's Business Center
- ✓ Vermont Slauson Economic Development Corporation
- ✓ ASIAN, Inc. - Fresno Native American & Business Development Center
- ✓ Arranque Empresarial
- ✓ Fresno Metro Black Chamber of Commerce
- ✓ Access Plus Capital

# Our Community Commitment



## Cybersecurity and Fraud Prevention Education Seminar

The Bank developed and presented Cybersecurity and Fraud Prevention Seminars focused on creating awareness of common risks and threats to the security of participants' sensitive data and systems. In multiple sessions across several regions, several hundred participants learned about key protections and best practices for defending against various types of attacks, including phishing, vishing, smishing, and ransomware. Solutions such as security best practices, risk assessment, patch and vulnerability management, various controls, and incident response tactics were discussed to assist businesses with implementing prudent safeguards against this ever-increasing threat. Additionally, the Bank presented this information at an Escrow Institute of California conference, where escrow companies from across the state, including existing Bank customers, learned about cybersecurity best practices. The Bank also met directly with several of the Bank's top tier customers individually to present this information and have a more detailed discussion about each customer's processes and how they could be improved. Finally, the Bank presented a consumer-oriented presentation to the greater community of Bakersfield, at the request of Bakersfield PD and hosted by a local church.



# Our Community Commitment



## VITA - Volunteer Income Tax Assistance (VITA) Program

The VITA program is an IRS initiative designed to support free tax preparation service for the underserved. This service helps low-to-moderate income individuals, persons with disabilities, the elderly, and limited English speakers file their taxes for free each year. The Bank provided funding support to several nonprofit community organizations to help expand and grow the VITA program across California during 2025. Organizations included:

United Way of Central Eastern California

**\$8,000 donated**

Community Action Partnership of Kern (CAPK)

**\$10,000 donated**

The Bank volunteered by preparing taxes, serving as intake coordinators, and setting up appointments for low-income families.



# Investing in Our People and Culture



# Investing in Our People and Culture



At Citizens Business Bank, one of our continuing priorities is to be the bank of choice to attract and retain top talent. We have a clear vision of who we are and what we stand for.

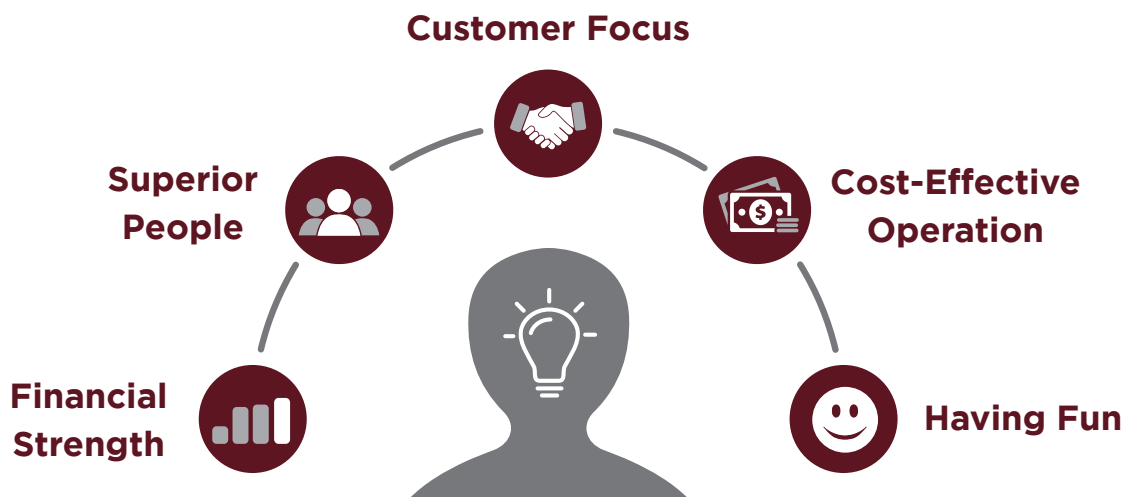
Building and retaining a high-performing workforce continues to be critical to the delivery of our products and services to customers and ultimately to achieving our Vision and Mission. Our belief in this strategy has prompted us to place strong emphasis on recognizing our associates' contributions and providing a work environment where associates are fully engaged.

Our entire Leadership Team plays a major role in our continuing success to enhance associate engagement. Leadership has a major impact on the quality of the work environment, and our Leadership Team is accountable for effective people management to successfully mentor and develop our associates, while ensuring alignment with our Core Values.

We're committed to making Citizens Business Bank the bank of choice, as well as a world-class organization of highly engaged associates. To do this, we focus on deepening our culture, developing our talent, and growing our diversity & inclusion efforts.

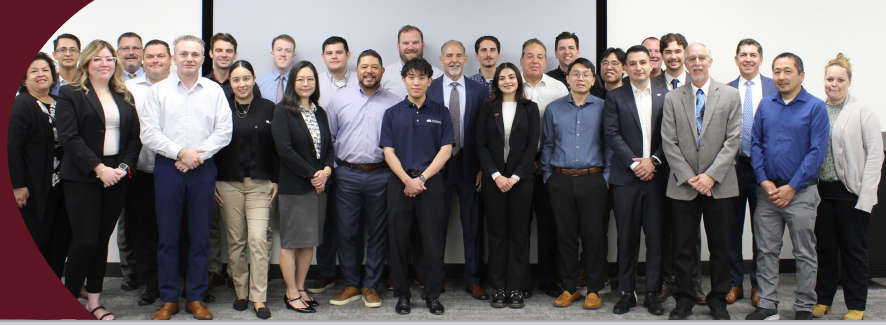
## Our Culture

At Citizens Business Bank, we share a set of Five Core Values that we believe provide continuing commitment and direction to our underlying culture. These Core Values are the guiding principles that help us achieve to our high standards.



Through the Citizens Experience program, we recognize associates who demonstrate these Core Values by exemplifying outstanding service.

# Investing in Our People and Culture



## Annual Engagement Survey

Citizens Business Bank is committed to building a sustained and engaged work environment. Our priority is to place strong emphasis on valuing our associates' contributions and providing a work environment where everyone can succeed. In 2025, the Bank had 99% of associates participate in our Annual Engagement Survey.

## Recognition and Rewards



### The Citizens Experience Service Program

The Citizens Experience is a unique recognition program that rewards selected associates for going “above and beyond” their normal job duties to provide service to our customers and fellow associates, as well as our communities.

Every associate is eligible to participate in the Citizens Experience service program. Nominations can be made by and for any associate for delivering the “Citizens Experience.” All nominations are reviewed by the Citizens Experience Awards and Recognition Program Committee. This recognition program consists of a monthly, quarterly, and annual recognition.

In 2025, we had:

**564 Citizens Experience  
Award Nominations**



**Distributed \$50 Citizens Business  
Bank gift cards to award winners**



**Totaling \$9,200**

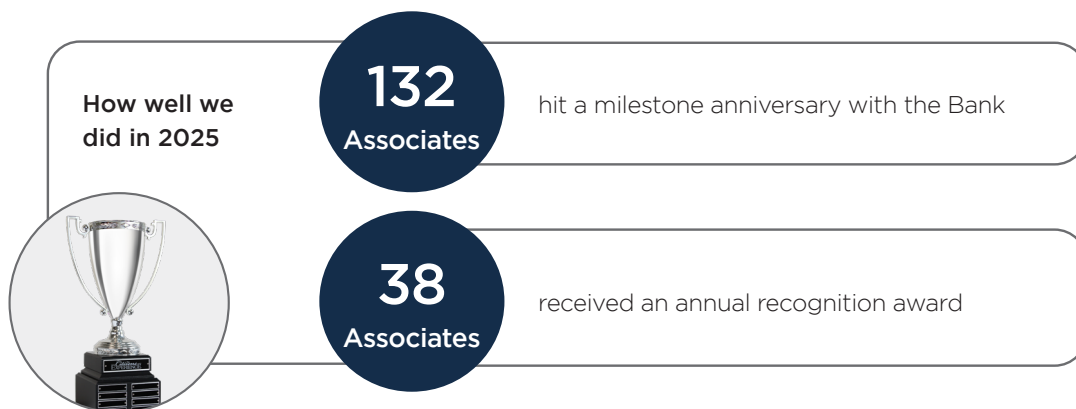
# Investing in Our People and Culture



## Annual Recognition Awards

Citizens Business Bank has a long-held tradition of hosting an annual awards program to recognize outstanding job performance. The annual recognition awards consist of Most Valuable Staff, Department of the Year, Center of the Year, and the CEO Award. These awards represent the Bank's highest recognition for an associate, a Department, and a Center.

The winners are announced at the Bank's Annual Holiday Party and Awards Ceremony, where they receive a customized trophy and are able to celebrate this prestigious recognition among more than 1,000 fellow associates and invited guests.



## Competitive Benefits Package

Citizens Business Bank is committed to offering a competitive benefits package to our associates and their families. We offer a comprehensive set of health insurance and retirement benefits, as well as associate award perks.

- Associates are offered a medical insurance plan, which is subsidized by the Bank by approximately 72%
- 92% of active associates participate in the Bank's 401(k) retirement plan, which includes an annual contribution by the Bank equal to 3% of participating associate compensation
- Associates also receive an additional annual profit sharing contribution to their 401(k), where the percentage contribution is based on the Bank's financial performance; for 2025, this additional contribution was 2% of participating associate compensation
- 100% of our associates are eligible to earn a discretionary bonus incentive and 95% of our associates earned an incentive bonus for 2025
- Holiday Gift Cards are distributed to each Bank associate to support their family holiday celebrations
- Unlimited New Associate Referral Awards for the referring associate when a new associate is successfully hired

# Investing in Our People and Culture



## Borba Scholarship Program

In recognition of the impact of education on our society and economy, Citizens Business Bank provides a program to award scholarships to selected dependents of Bank associates based on the recipient's outstanding academic accomplishments. Awards are used for educational fees and are paid directly to the selected recipients. Our scholarship program provides dependent children of the Bank's associates with educational expense assistance to pursue higher education following high school. The Bank provides up to \$3,000 for the Borba Scholarship Award to selected students, which is open to eligible children of the Bank's associates. Additionally, one student is selected every year to be recognized as the Borba Scholar and they are awarded \$4,000 and presented with the Borba Scholar Award trophy. Children of the Executive and Senior Leadership Group are ineligible to participate in the Borba Scholarship Program.

Highlights of the 2025 Borba Scholarship Program:



## Talent Management Program

We want to be consistently challenged to do our best, which makes continuous learning and development an important focus. Because of this, we have a Talent Management Program to enhance leadership capabilities to support our associates' professional growth so that our organization remains competitive in the marketplace for talent.

### Leadership and Top Talent Development Program

Our Leadership and Top Talent Development Program's objective is to define what "development" means at Citizens Business Bank, by providing a variety of high-quality development programs designed to ensure that our associates at all levels receive specialized training to further their careers, achieve Citizens Business Bank's strategic goals, and continue to drive shareholder value.

We implement this through a combination of core curriculum and customized development solutions that reinforce the Core Values that drive Citizens Business Bank's corporate culture.

# Investing in Our People and Culture



## Leadership Development Programs

### Leadership Foundations

The Leadership Foundations program is an investment in our associates who are already in management roles. As Citizens Business Bank managers, they drive results that directly influence the success of Citizens Business Bank. This four-part series is offered to all levels of management and trains our managers on attracting top talent, effective coaching, and performance management.

### Future Leader Development

The Future Leader Development program is intended to prepare future leaders to successfully navigate the challenges, opportunities, and common pitfalls of transitioning from a mid-level manager to one who maximizes their team’s capabilities as a senior level manager. Selected participants will explore their leadership style and how it impacts their ability to lead, motivate, and manage others in their group.

## Succession Program

Success is built on the contributions of every associate at every level. Associates are the Bank’s most important resource and valuable asset. Some positions, called “key positions,” are more directly impactful on the Bank’s mission and strategy. These positions often are considered “key” because the position requires specialized knowledge, expertise, and capabilities that make a unique contribution or have a significant influence on the priorities, strategic direction or operation of the Bank.



# Investing in Our People and Culture



## Associate Well-Being

Citizens Business Bank believes health and well-being should play a vital role in our associates' lives, and we are committed to helping our associates find a balance that feels right for them at an individual level. The CBB Well program is comprised of four pillars: Financial, Social, Physical and Mind.

### Well-Being Committee

The Well-Being Committee is made up of 18 associates who have been past super-users of our well-being programs. Committee members volunteer to assist with well-being efforts around the financial, social, physical, and mind well-being of their colleagues. In addition, they serve as ambassadors for our well-being



programs, encouraging other associates to get involved by championing events in their Centers/ Departments, and encouraging greater participation in our well-being programs. As a result, 81% of our associates participated in at least one wellness activity, an increase of 4% from 2024. We also award monthly prizes to associates who meet or exceed wellness contest benchmarks.

### 2025 Highlights



### 2025 Well-Being Programs



# Investing in Our People and Culture

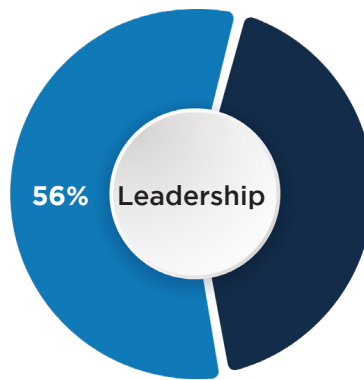


## 2025 Highlights

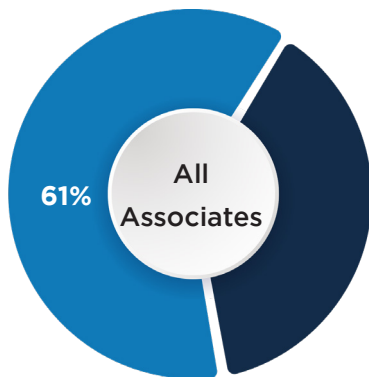
### Associate Engagement Efforts

Citizens Business Bank fosters, cultivates and preserves a culture of engagement. Our associates are our most valuable asset. The collective sum of the individual differences, life experiences, knowledge, inventiveness, innovation, self-expression, unique capabilities, and talents that our associates invest in their work represents a significant part of not only our culture, but our reputation and the Bank's achievements as well.

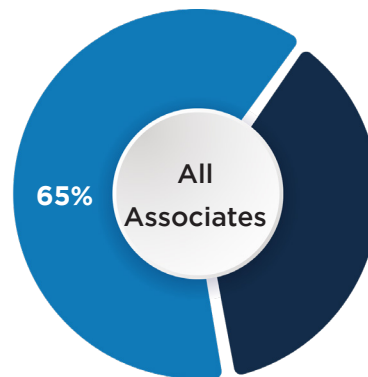
#### Total Bank Diversity



■ % of leadership, female or ethnically diverse



■ % of all associates, female



■ % of all associates, racially or ethnically diverse

# Investing in Our People and Culture



## Engagement Council

Citizens Business Bank has created an Engagement Council to foster engagement efforts among our associates. The Council discusses ways to encourage engagement among associates, and Council members serve as ambassadors when it comes to implementing our Core Values, as they relate to fostering, cultivating, and preserving a culture of engagement. There are five Council members and 47 sub-committee members who represent various leadership levels, backgrounds, banking areas, ages, genders, races, and ethnicities. They deliver programs focused on three areas: Belonging, Engagement, and Welcoming.

The Engagement Council's goals are the following:

- To create a culture of belonging by empowering associates in recognizing and celebrating our differences (BELONGING)
- To cultivate educational, training, and professional opportunities tailored to the needs of our associates' diverse backgrounds (ENGAGEMENT)
- To promote an inclusive culture by engaging associates in associate-centered social and networking opportunities (WELCOMING)



# Our Environmental Impact



# Our Environmental Impact



## Paper Recycling

---

Access Shredding services our Southern California Centers, including our Corporate Office and Operations Center.

In 2025, Citizens Business Bank recycled approximately

**335 Tons**  
of paper



# Our Environmental Impact




## Commercial Property Assessed Clean Energy (C-PACE) Financing


---


### Commercial Real Estate Owners and Developers

Citizens Business Bank offers C-PACE Financing, which enables our customers to integrate green improvements and other carbon-reducing enhancements to their properties without a large up-front capital contribution. Compared to traditional financing, C-PACE Financing is repaid through a consensual property tax assessment. The assessment is tied to the property and is paid semi-annually with property taxes. Should the property be sold, the repayment obligation is transferred to the next property owner. Improvements must meet certain criteria to be eligible for C-PACE Financing.

Clean Energy Improvements Eligible for C-PACE Financing include:

 **Seismic Strengthening**  
Structural retrofits (superstructure strengthening) and non-structural retrofits (supplemental bracings and supports)

 **Energy Efficiency**  
Air sealing and ventilation, HVAC, windows, lighting, insulation, roofing, refrigeration, charging stations, and similar items

 **Renewable Energy**  
Solar, wind, cogeneration, fuel cell, and similar renewable power resources

 **Water Conservation**  
Fixtures, irrigation, landscaping, water reuse, and similar conservation utilities

 **Wildfire Hardening**  
Building hardening and using fire-resistant building materials

# Responsible Corporate Governance



# Responsible Corporate Governance



## Committees:



**CVB Financial Corp.**

- Audit
- Compensation
- Nominating & Corporate Governance



A Financial Services Company

- Balance Sheet Management
- Risk Management
- Credit
- Trust Services

[Click here to view our Proxy](#)

[Click here to view our Summary Annual Report](#)



CITIZENSTRUST™<sup>1</sup>

701 N Haven Avenue | Ontario, CA 91764 | 909.980.4030 | cbbank.com

 Equal Housing Lender | Member FDIC | Citizens Business Bank, N.A.

<sup>1</sup> Not Insured by FDIC or Any Other Government Agency

Not Bank Guaranteed

Not Bank Deposits or Obligations

May Lose Value