

Central Valley
**Community
Bancorp**



**Investor Presentation
Sandler O'Neill + Partners
West Coast Financial Services Conference
March 7-8, 2016**

Jim Ford

President & CEO

Dave Kinross

EVP Chief Financial Officer

Forward-Looking Statements

Forward-looking Statements -- Certain matters discussed constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. All statements contained herein that are not historical facts, such as statements regarding the Company's current business strategy and the Company's plans for future development and operations, are based upon current expectations. These statements are forward-looking in nature and involve a number of risks and uncertainties. Such risks and uncertainties include, but are not limited to (1) significant increases in competitive pressure in the banking industry; (2) the impact of changes in interest rates, a decline in economic conditions at the international, national or local level on the Company's results of operations, the Company's ability to continue its internal growth at historical rates, the Company's ability to maintain its net interest margin, and the quality of the Company's earning assets; (3) changes in the regulatory environment; (4) fluctuations in the real estate market; (5) changes in business conditions and inflation; (6) changes in securities markets; and (7) the other risks set forth in the Company's reports filed with the Securities and Exchange Commission, including its Annual Report on Form 10-K for the year ended December 31, 2014. Therefore, the information set forth in such forward-looking statements should be carefully considered when evaluating the business prospects of the Company.

Experienced Management Team

Executive	Position	Years at CVCY	Years of Experience
James M. Ford	President & CEO	2	36
David A. Kinross	EVP, Chief Financial Officer	10	26
Gary D. Quisenberry	EVP Commercial & Business Banking	16	31
Lydia E. Shaw	EVP Community Banking	9	31
Patrick J. Carman	EVP, Chief Credit Officer	7	44



Financial Highlights

	FYE 2015	FYE 2014
Total Average Assets	\$1.22 Billion	\$1.16 Billion
Net Income	\$10.96 Million	\$5.29 Million
Diluted EPS	\$1.00	\$0.48
Net Interest Margin	4.01%	4.11%
ROA	0.90%	0.46%
ROE	8.12%	4.06%
Cash Dividends per share	\$0.18	\$0.20
Total Cost of Funds	0.09%	0.11%
NPAs to Total Assets	0.19%	1.18%
Leverage Capital Ratio	8.65%	8.36%
Common Equity Tier 1 Ratio	13.44%	N/A
Tier 1 Risk Based Capital Ratio	13.79%	13.67%
Total Risk Based Capital Ratio	15.04%	14.88%

Investment Considerations

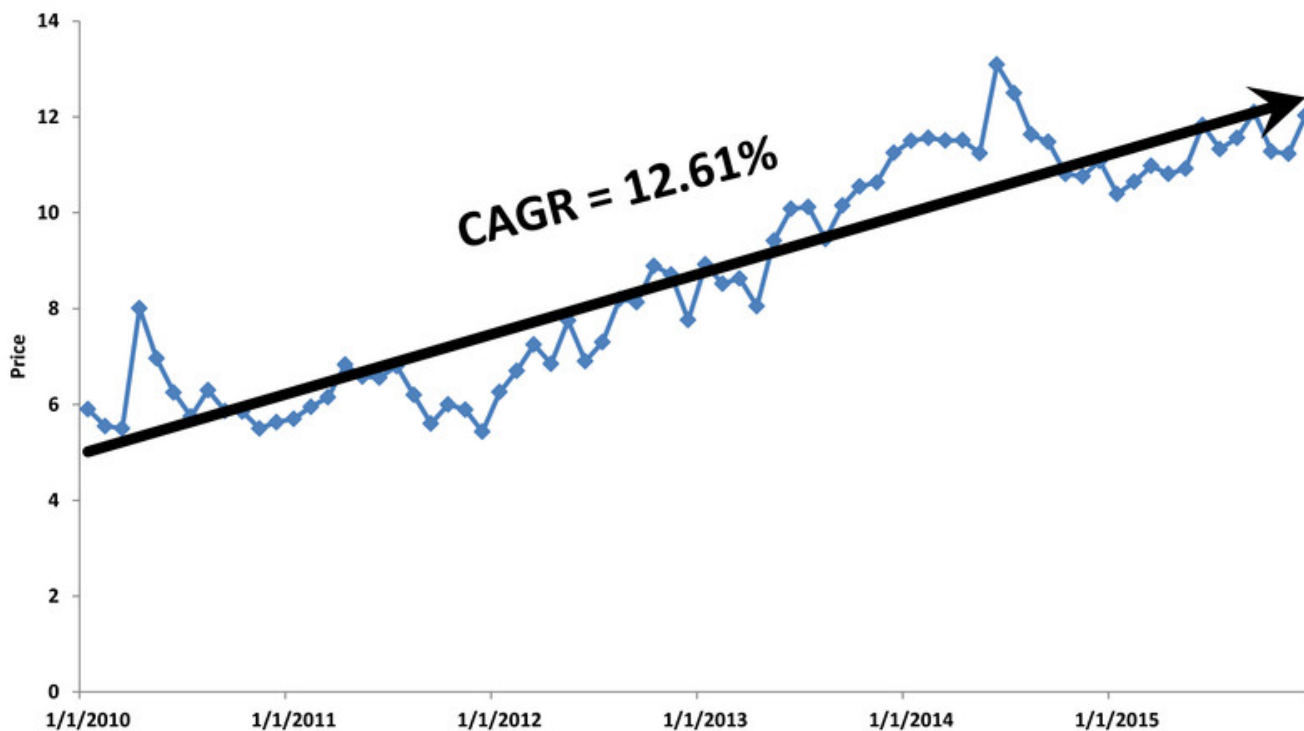
- Premier community bank serving the San Joaquin Valley for 36 years
- Experienced management team
- Stable and experienced Board of Directors
- Stable low-cost core customer funding base
- Attractive investment opportunity – Price/TBV = 124% *
- Successful acquisition and integration track record
- Asset sensitive balance sheet well positioned for rising rates
- Solid regulatory capital base
- Exceptionally strong regulatory relationships



** As of March 2, 2016*

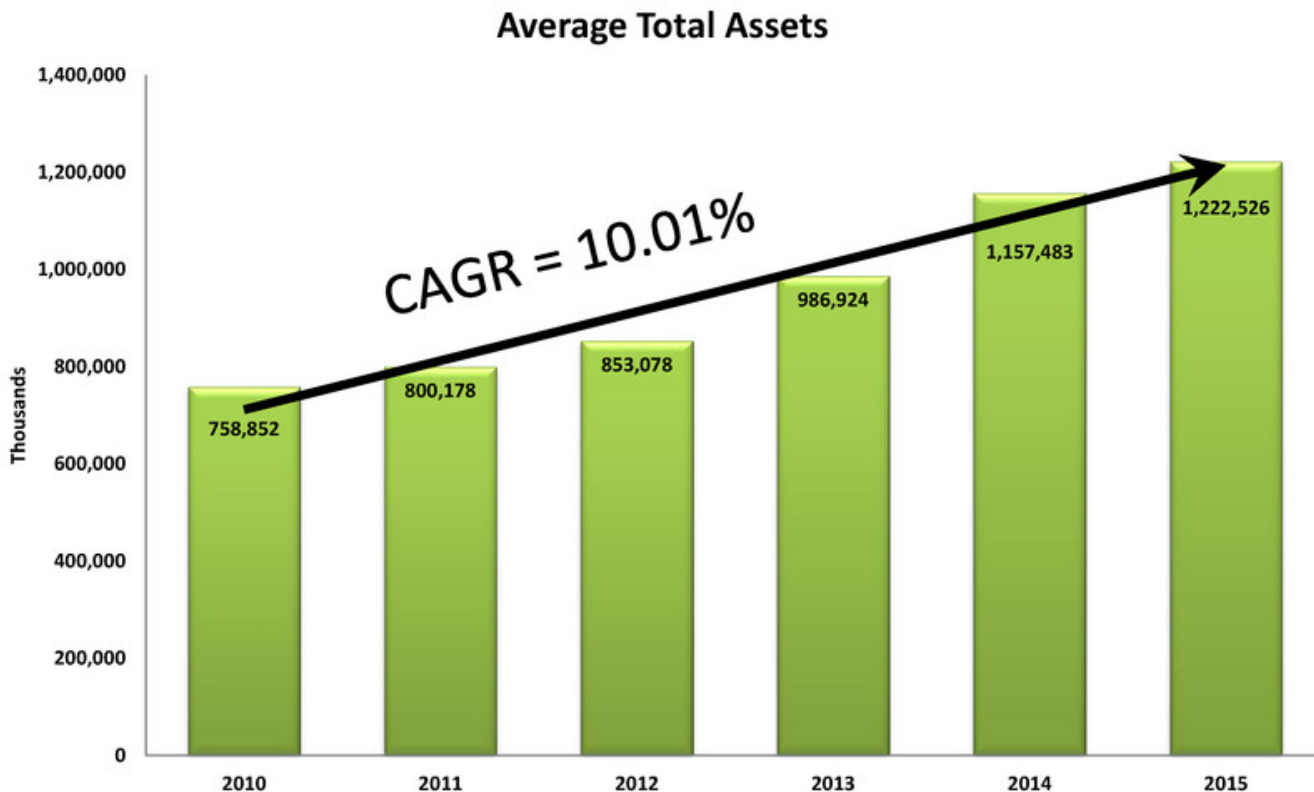
Attractive Investment Opportunity

CVCY Stock Price



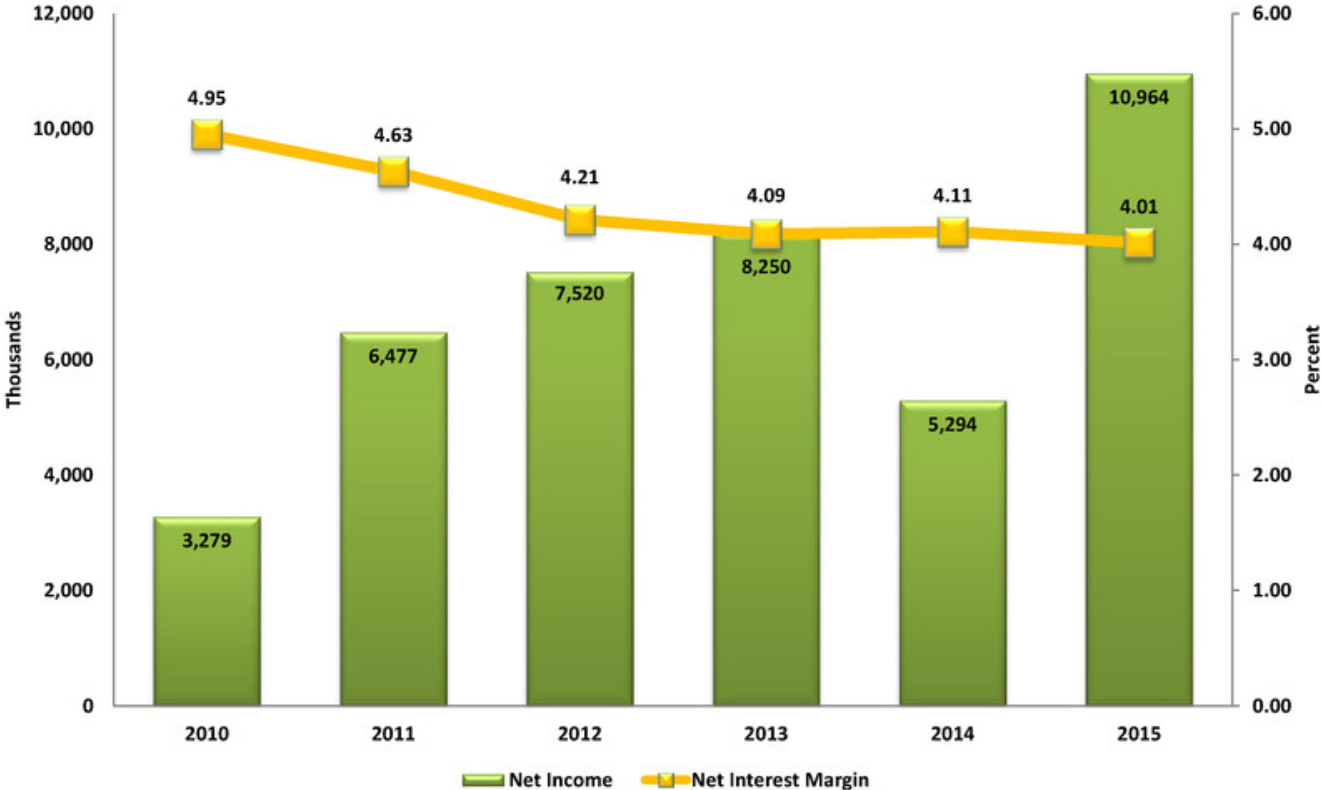
As of December 31, 2015
Source: NASDAQ Closing Price Data

Growing Franchise

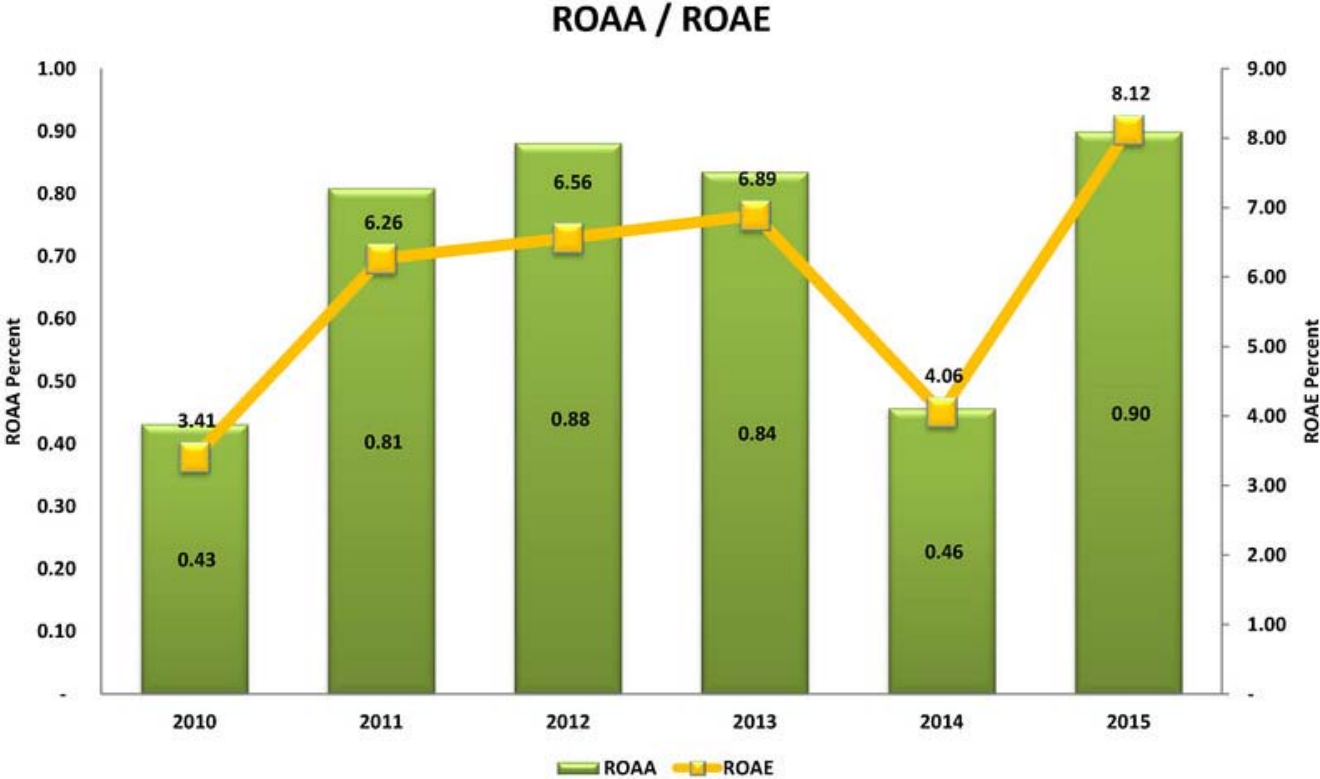


Note: Acquisition of Visalia Community Bank occurred on July 1, 2013

Net Income and NIM

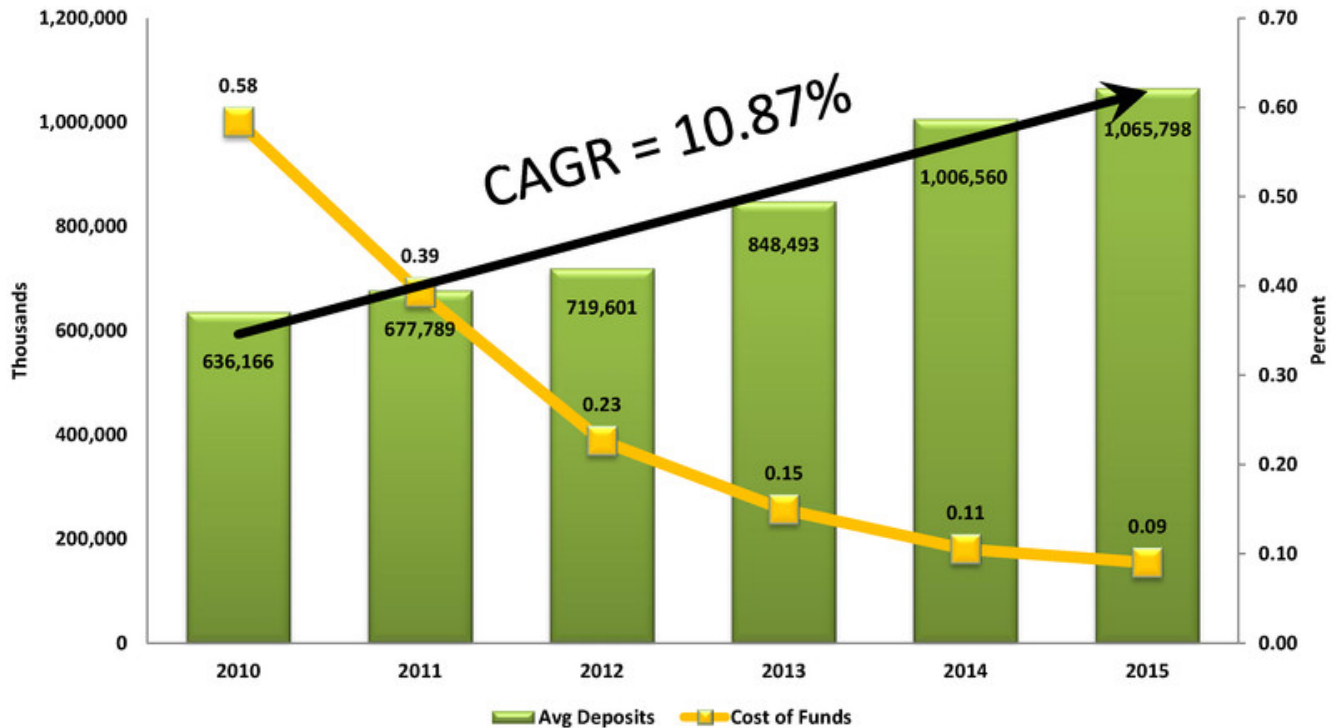


Earnings



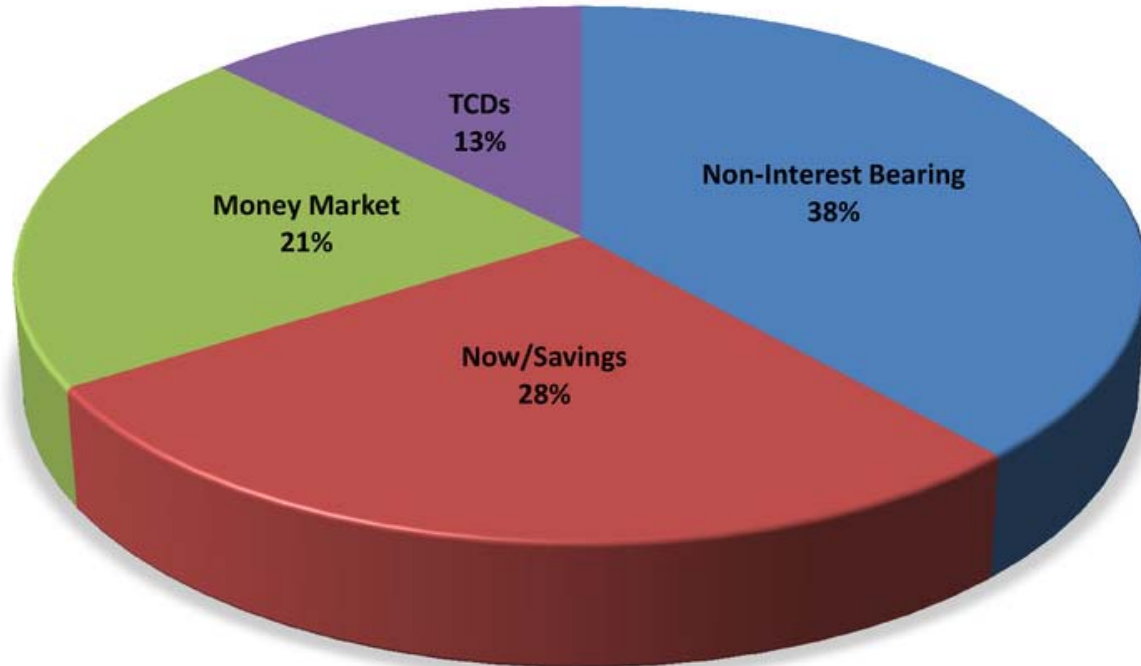
Steady Deposit Growth and Lowest Cost of Funds

Average Total Deposits

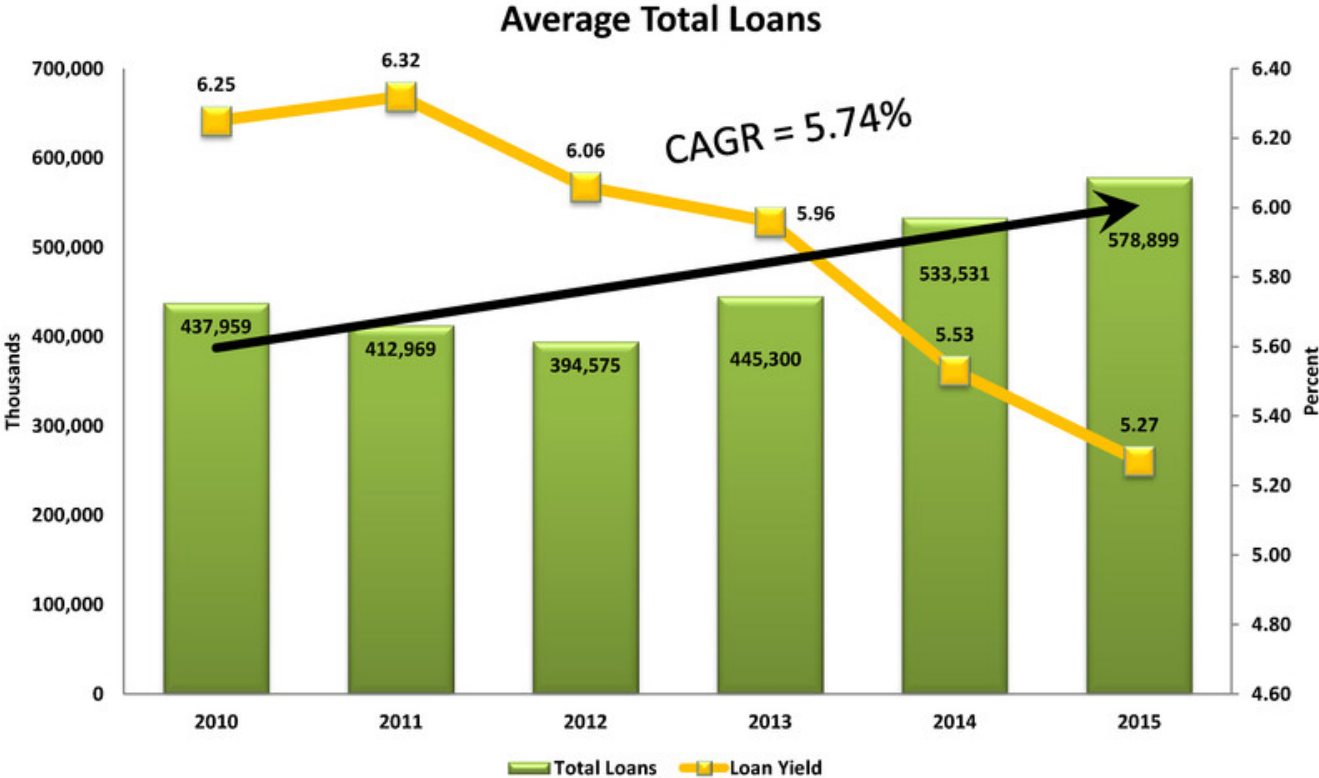


Attractive Deposit Mix

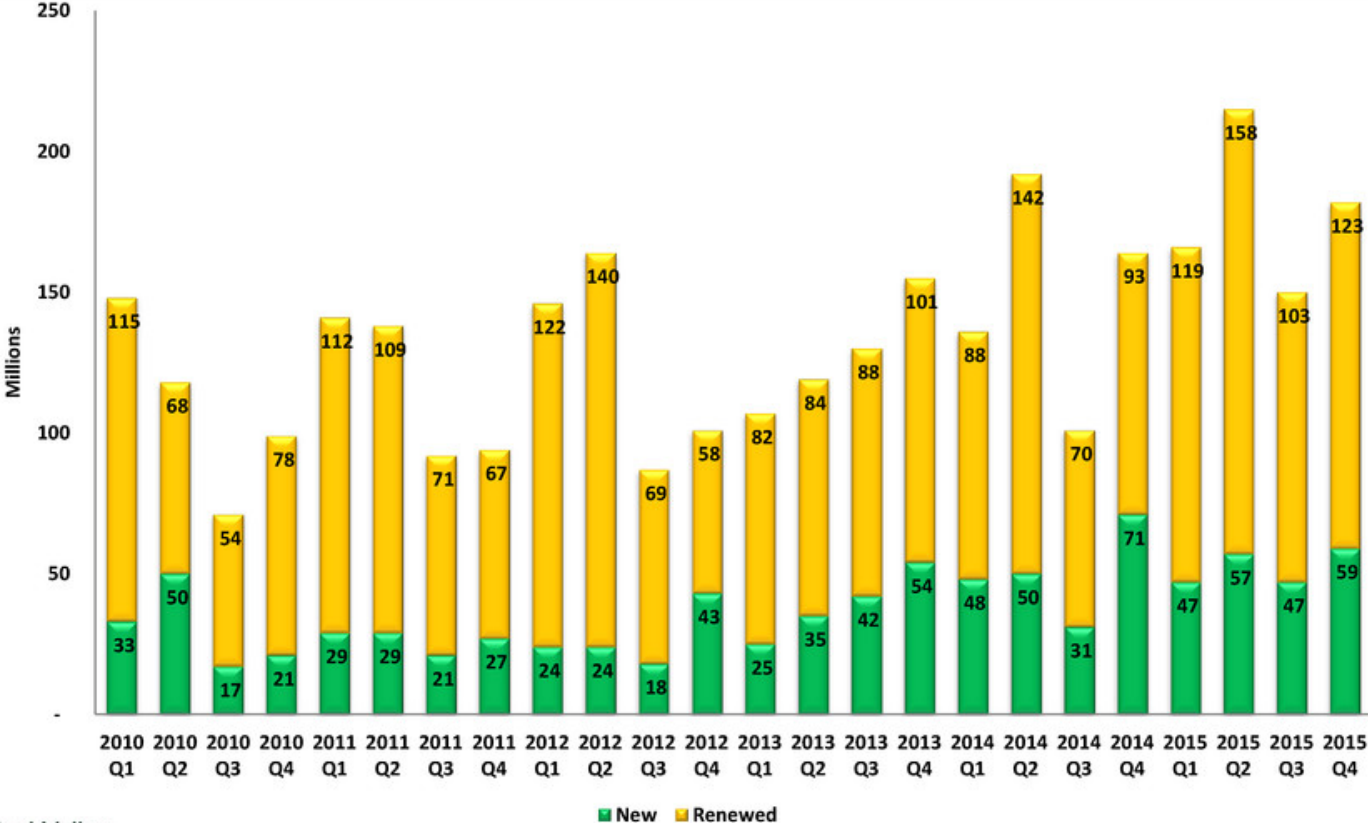
Total Deposits = \$1.12 Billion



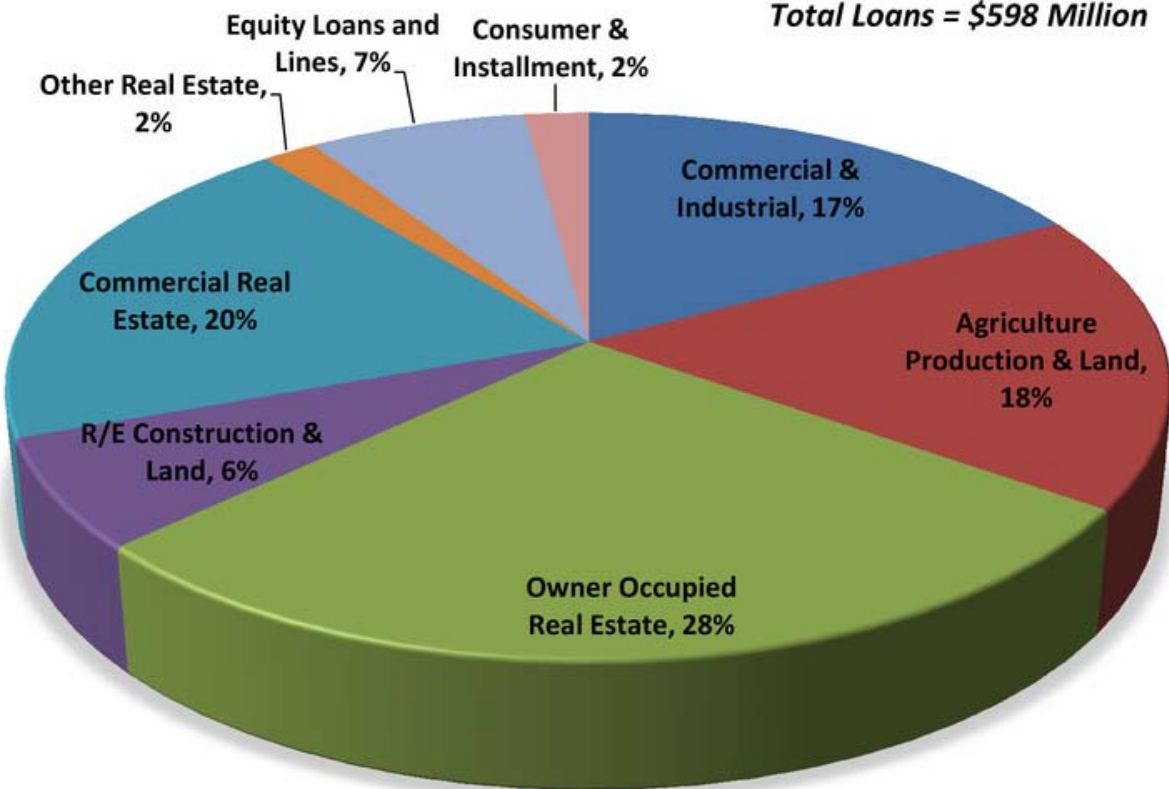
Loan Totals and Yield



Loan Originations

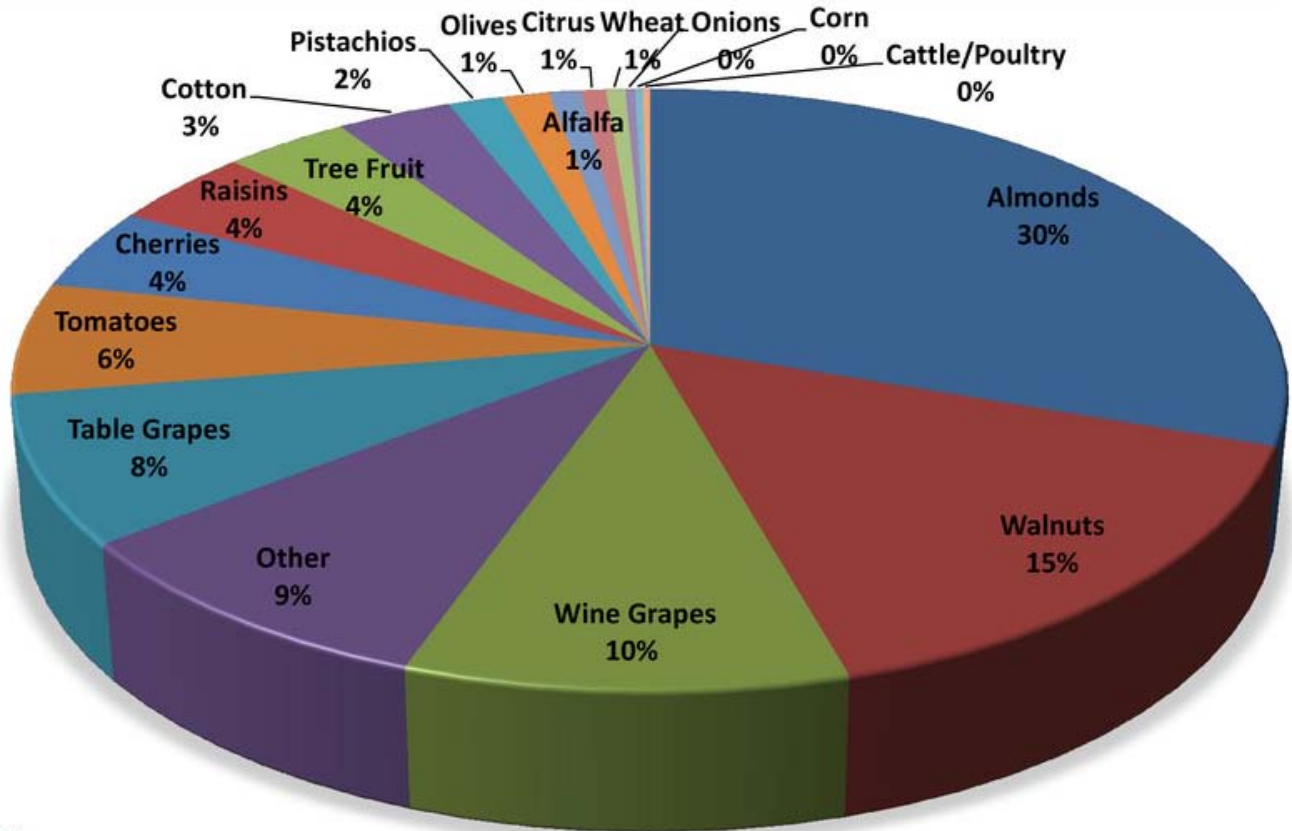


Balanced Loan Portfolio

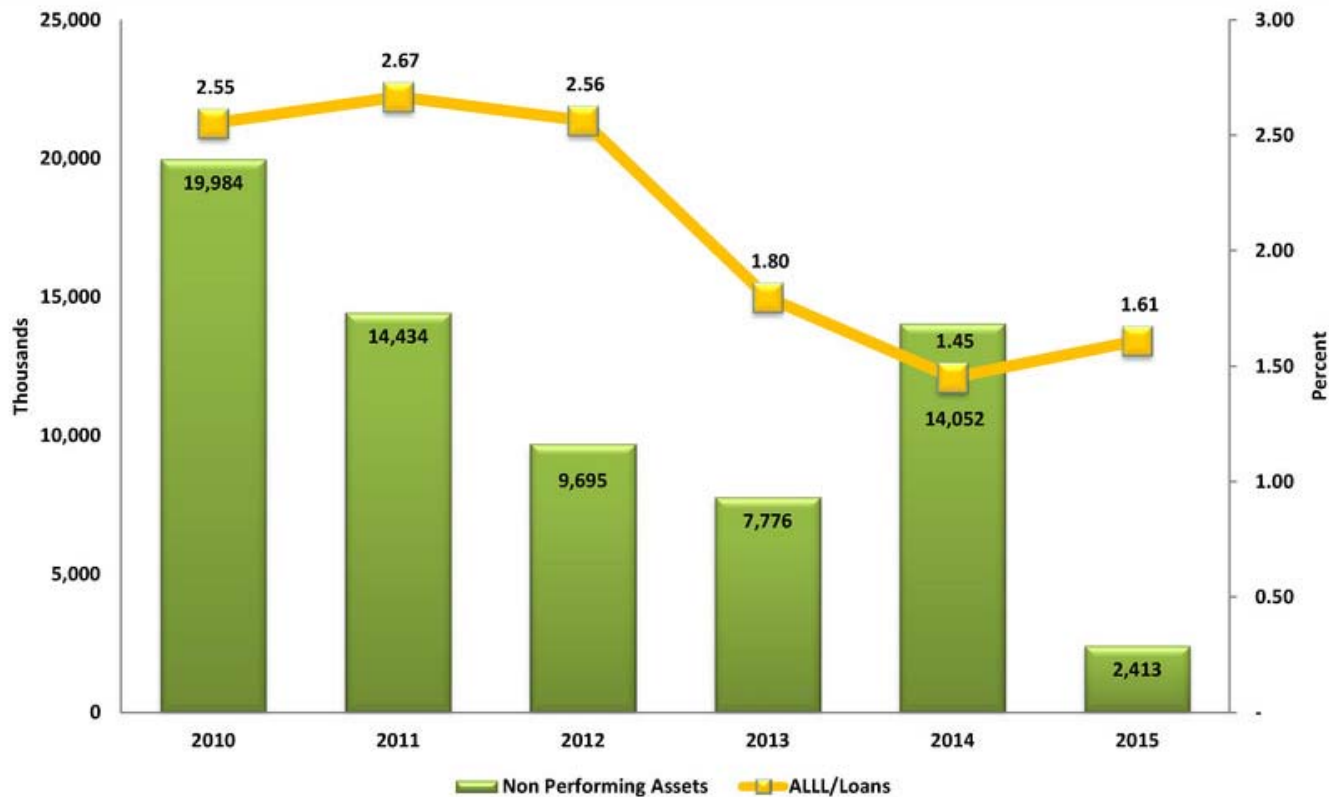


As of December 31, 2015
Excludes Deferred Loan Fees

Agricultural Loan Commitments



Asset Quality

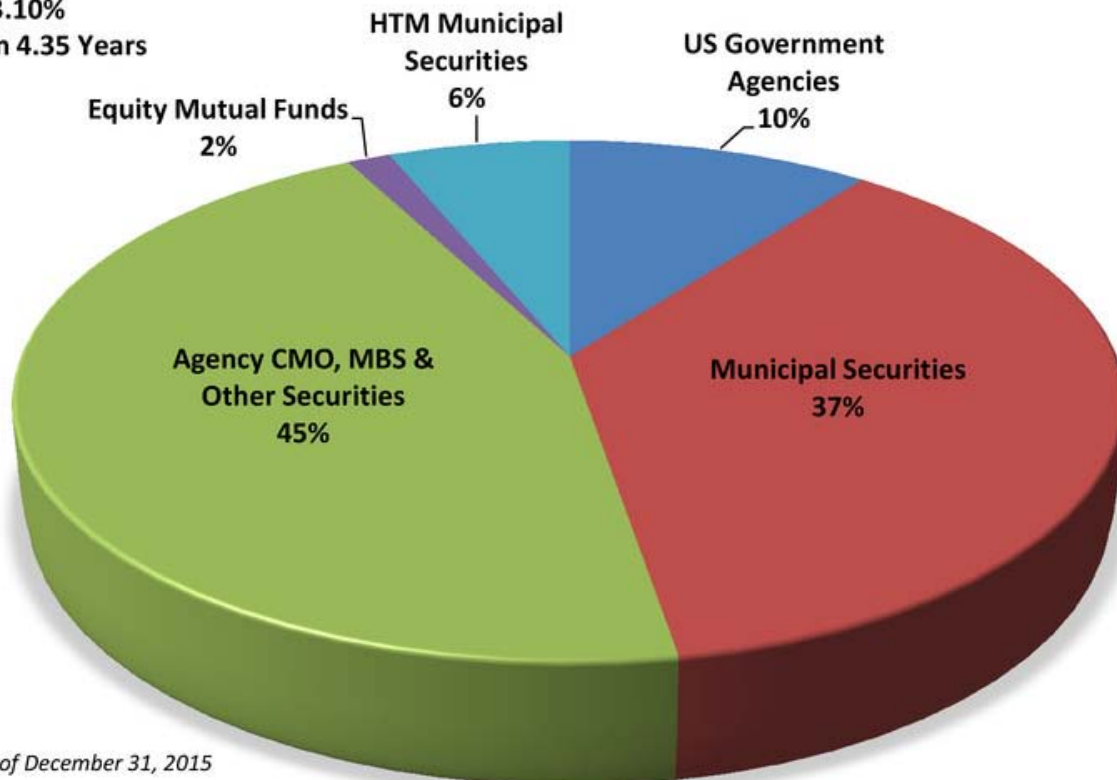


Conservative Investment Portfolio

Total = \$509 Million

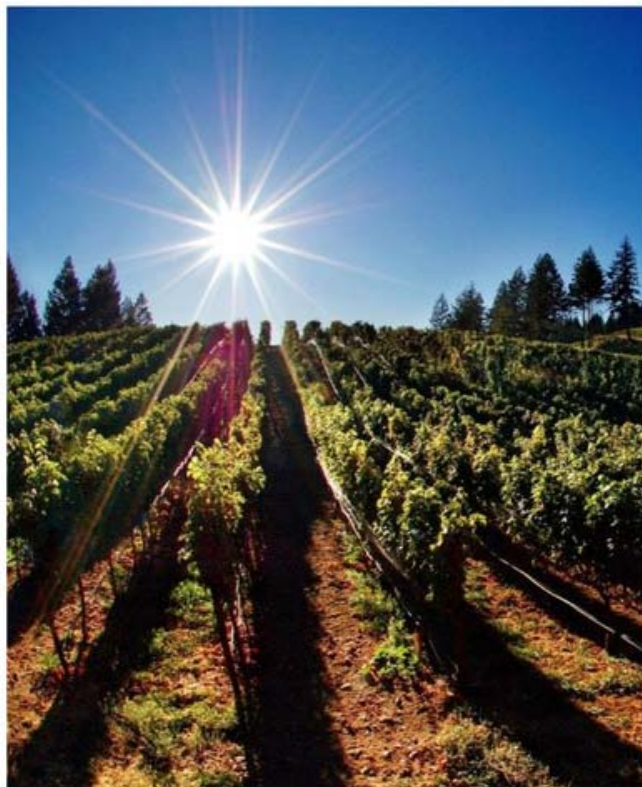
Yield = 3.10%

Duration 4.35 Years



As of December 31, 2015

On the Horizon



Organic Loan Growth

Explore Merger Opportunities

Improve Efficiencies

Fee Income Improvements

Relationship Pricing & Customer Profitability

Closely Monitor Water Resources

An aerial photograph of a rural landscape. In the foreground, there are large, rectangular plots of green vineyards. A dirt road winds through the vineyards. In the middle ground, a blue river flows through the landscape, surrounded by trees and some buildings. The background shows more agricultural fields and a hazy horizon under a clear sky.

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Investing in Relationships