

Central Valley  
**Community  
Bancorp**



**Investor Presentation**  
**FIG Partners West Coast CEO Conference**  
**February 3 & 4, 2016**

**Jim Ford**

**President & CEO**

**Dave Kinross**

**EVP Chief Financial Officer**

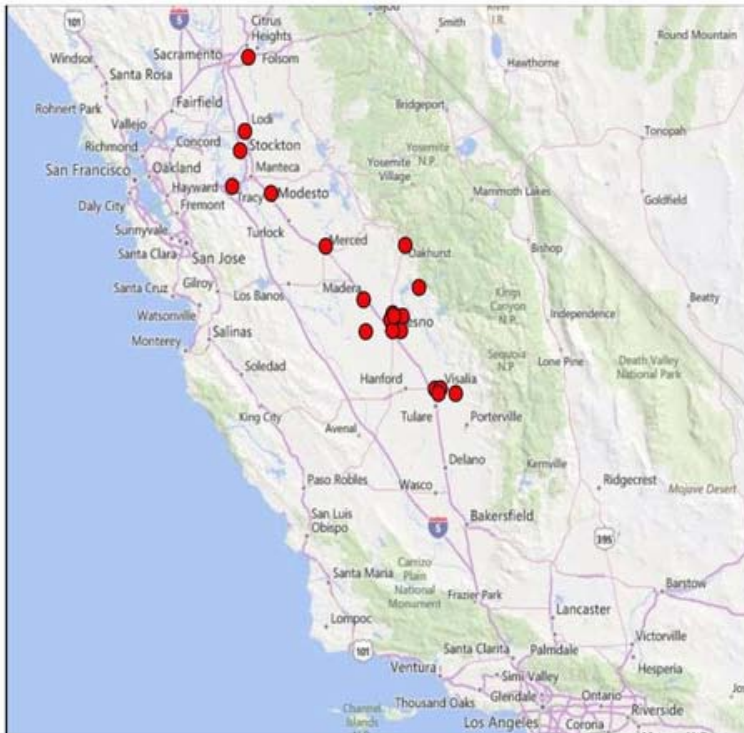
# Forward-Looking Statements

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**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.**

# Overview

## 21 Branches in 7 Contiguous Counties



*As of December 31, 2015*

NASDAQ Symbol

CVCY

Market Capitalization

\$132.3 Million

Institutional Ownership

32%

Insider Ownership

22%

Total Assets

\$1.3 Billion

Headquarters

Fresno, CA

Number of Branches

21

Year Established

1980

Strategic Footprint

Bakersfield to  
Sacramento

# Experienced Management Team

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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%

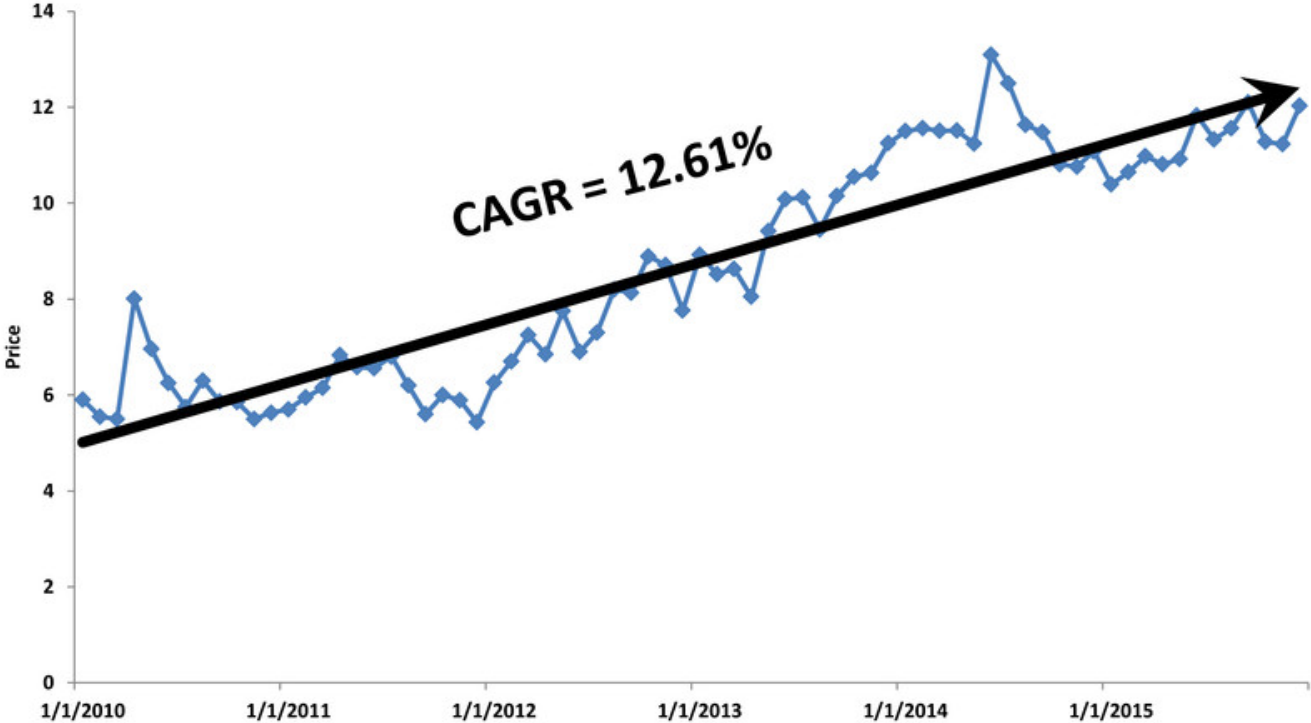
# Investment Considerations

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- 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 = 111% \*
- Successful acquisition and integration track record
- Asset sensitive balance sheet well positioned for rising rates
- Solid regulatory capital base
- Exceptionally strong regulatory relationships

# Attractive Investment Opportunity

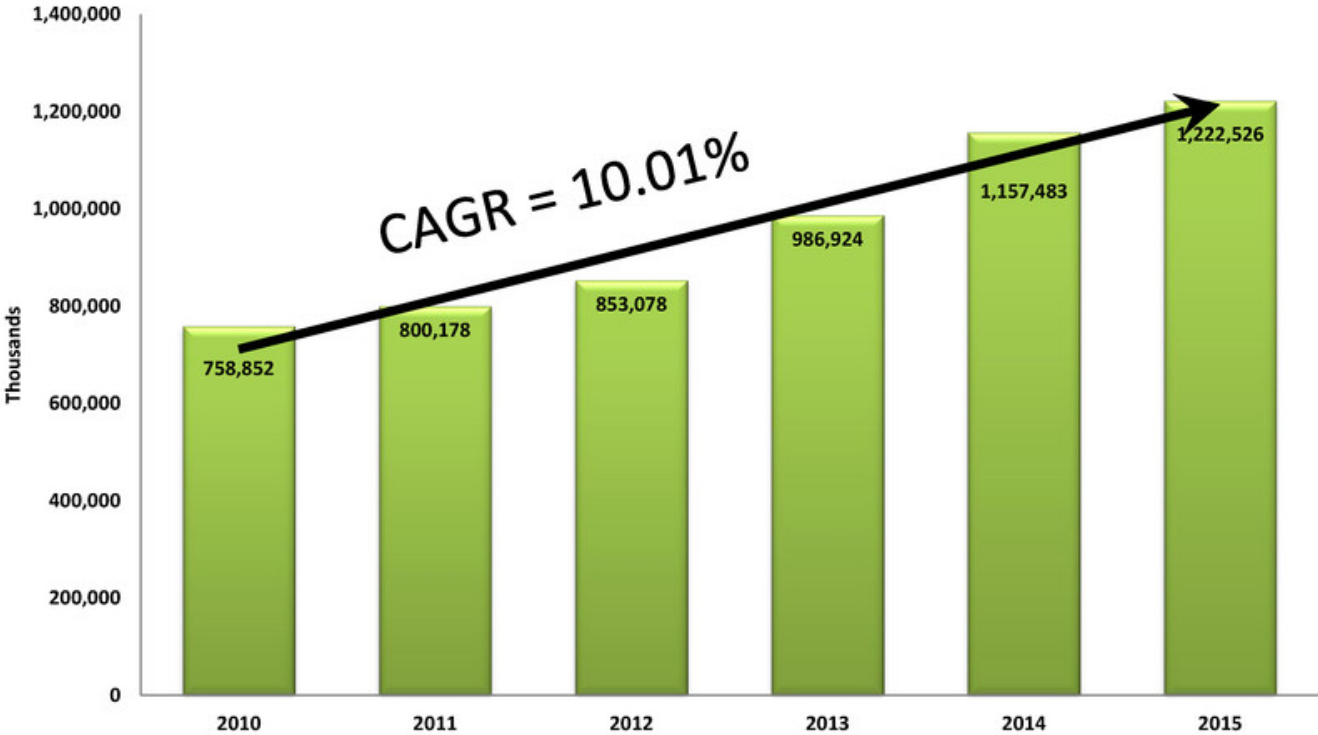
CVCY Stock Price



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

# Growing Franchise

Average Total Assets

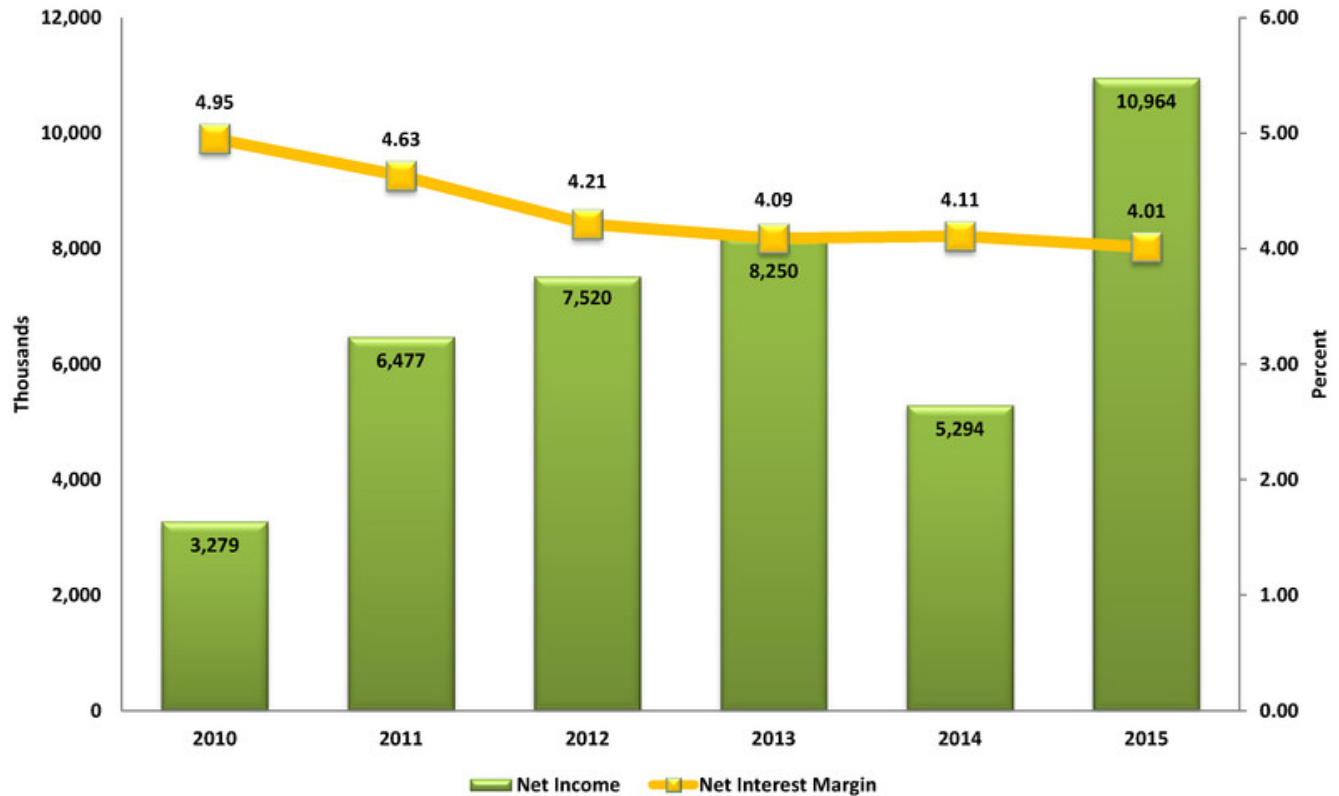


Note: Acquisition of Visalia Community Bank occurred on July 1, 2013

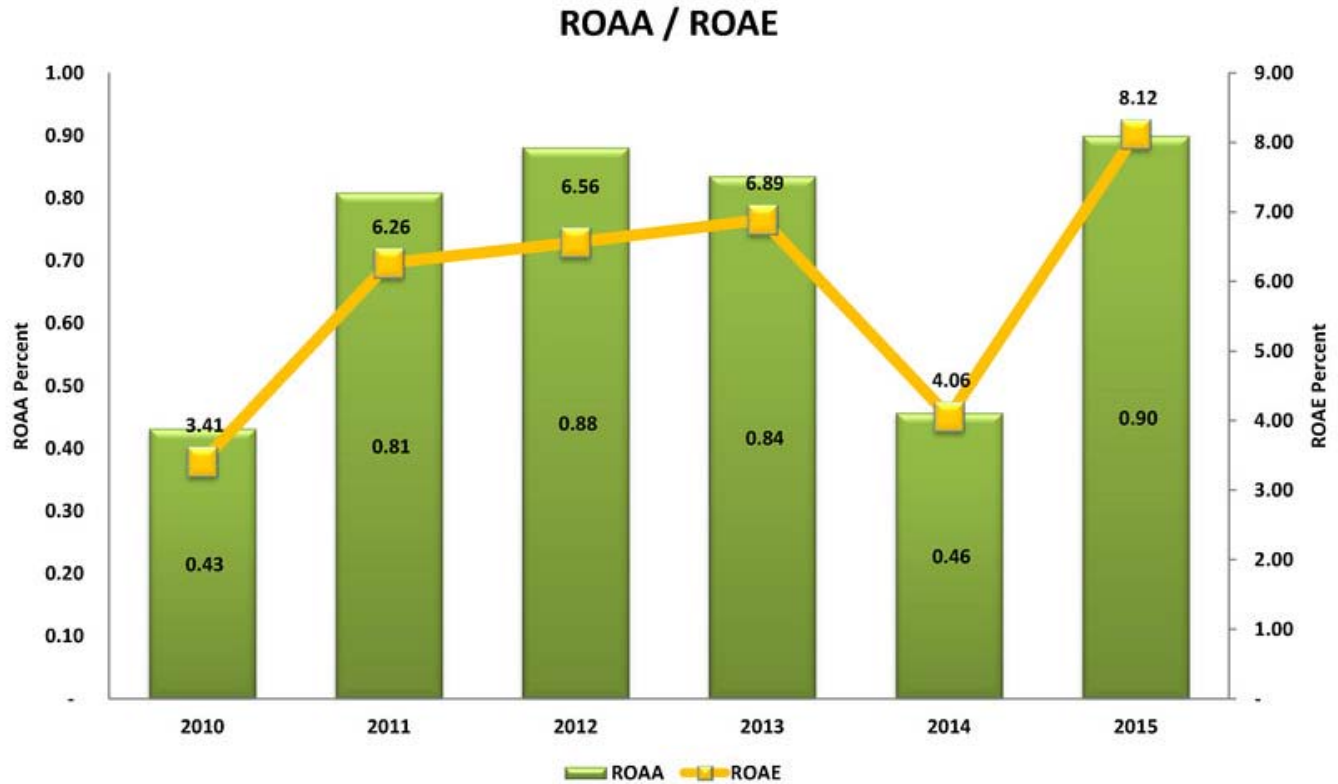




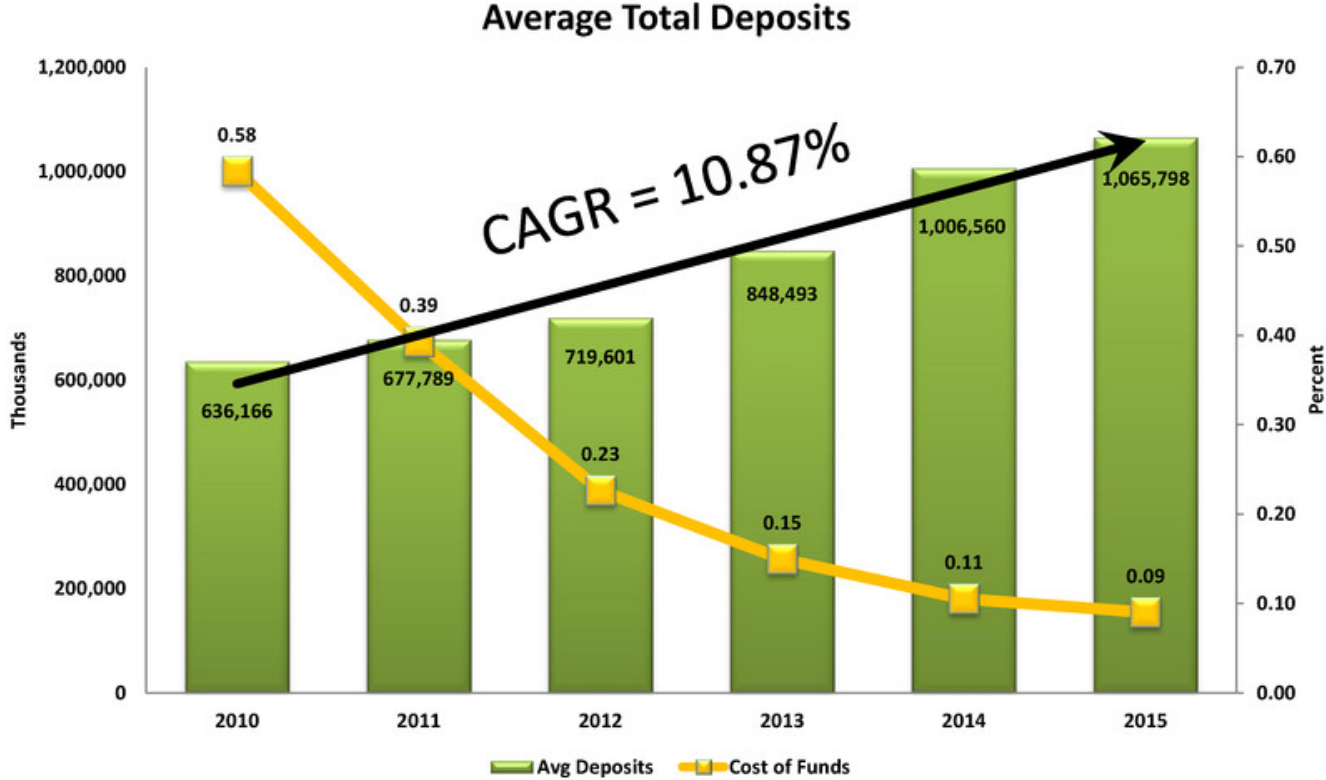
# Net Income and NIM



# Earnings



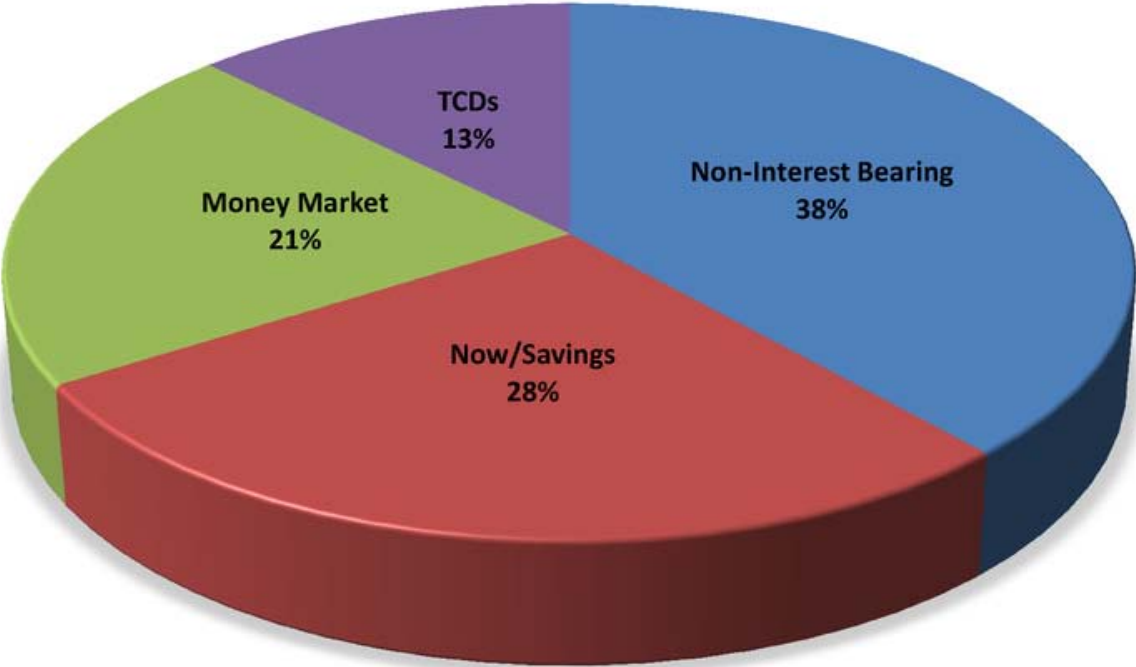
# Steady Deposit Growth and Lowest Cost of Funds



# Attractive Deposit Mix

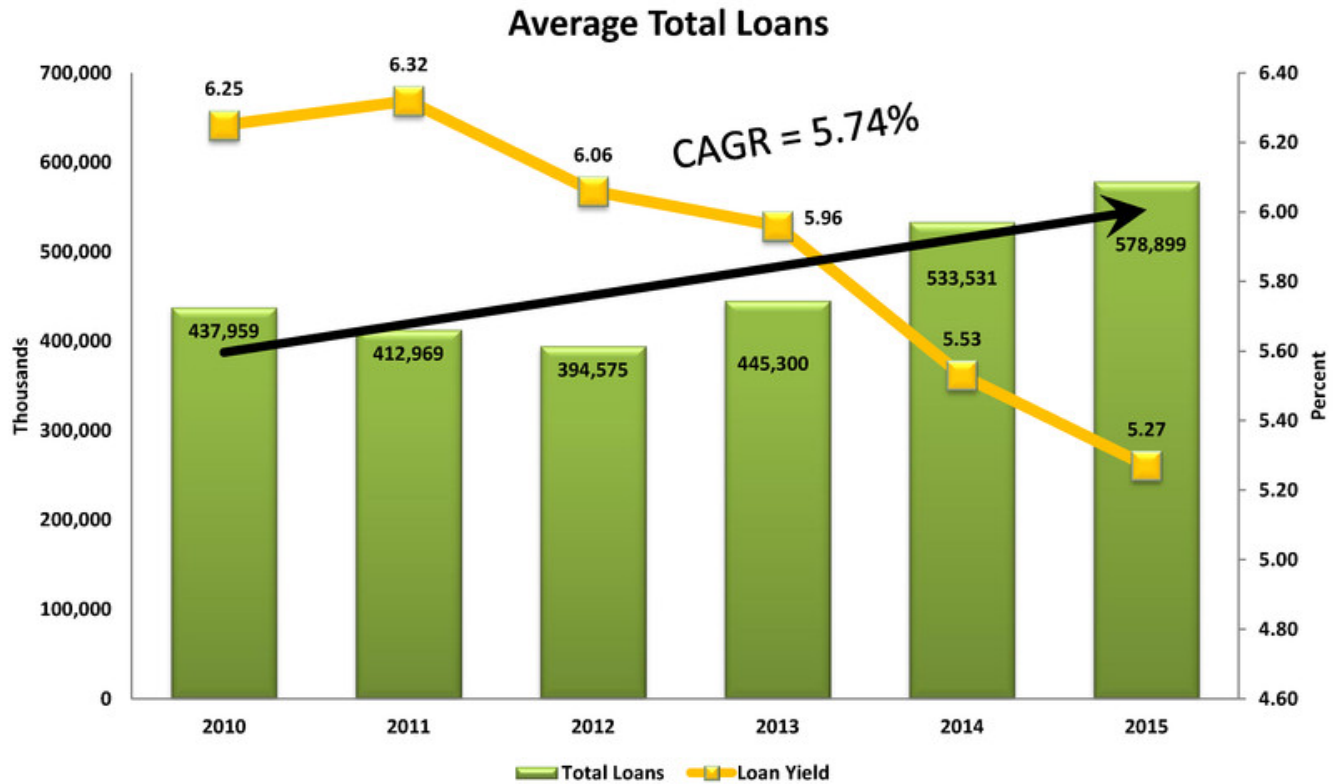
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Total Deposits = \$1.12 Billion

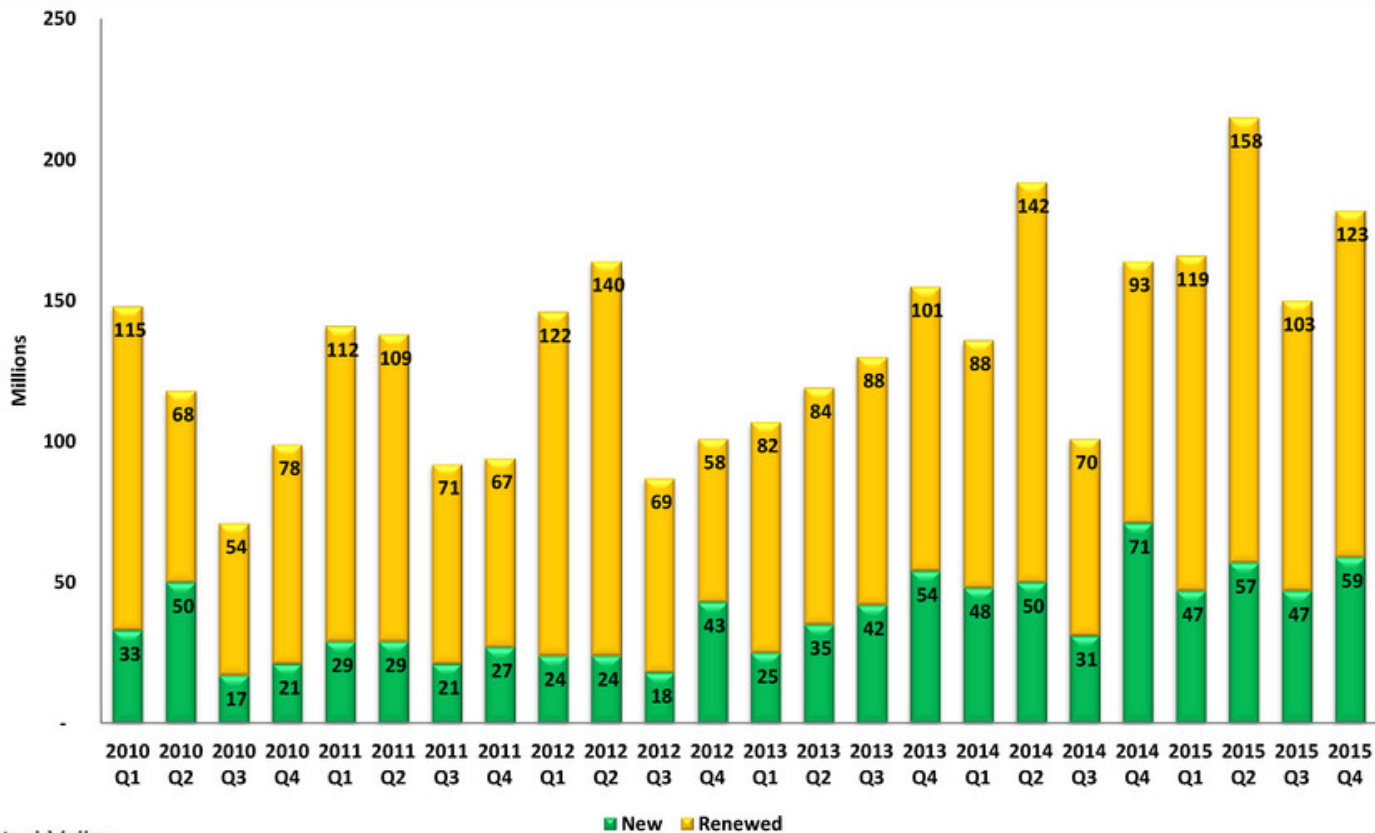


*As of December 31, 2015*

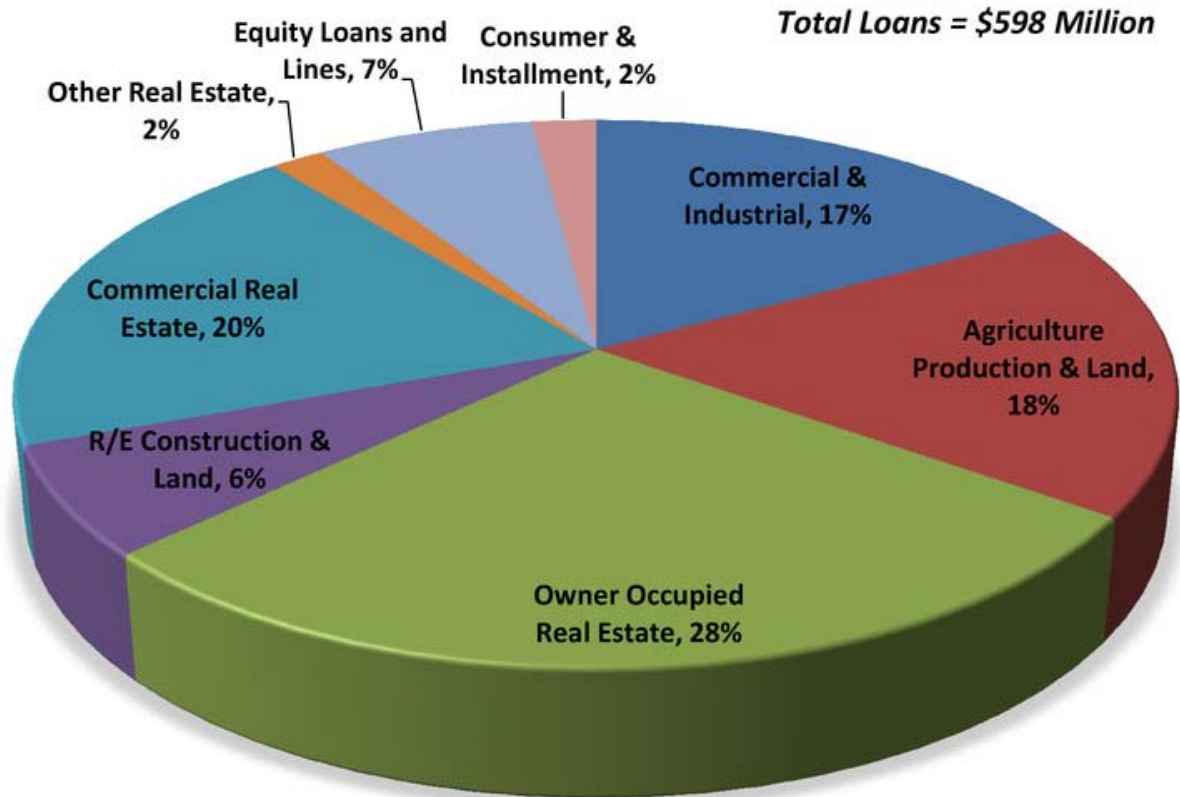
# Loan Totals and Yield



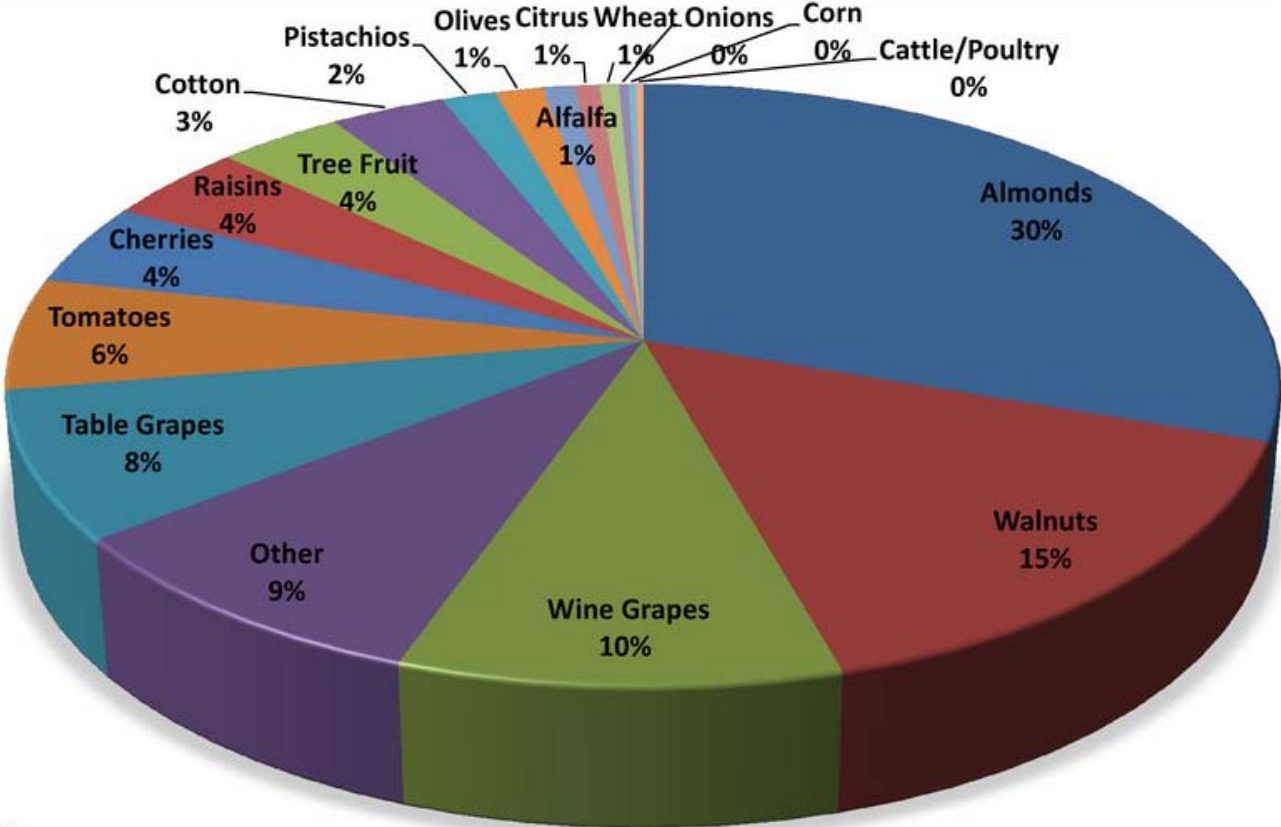
# Loan Originations



# Balanced Loan Portfolio



# Agricultural Loan Commitments

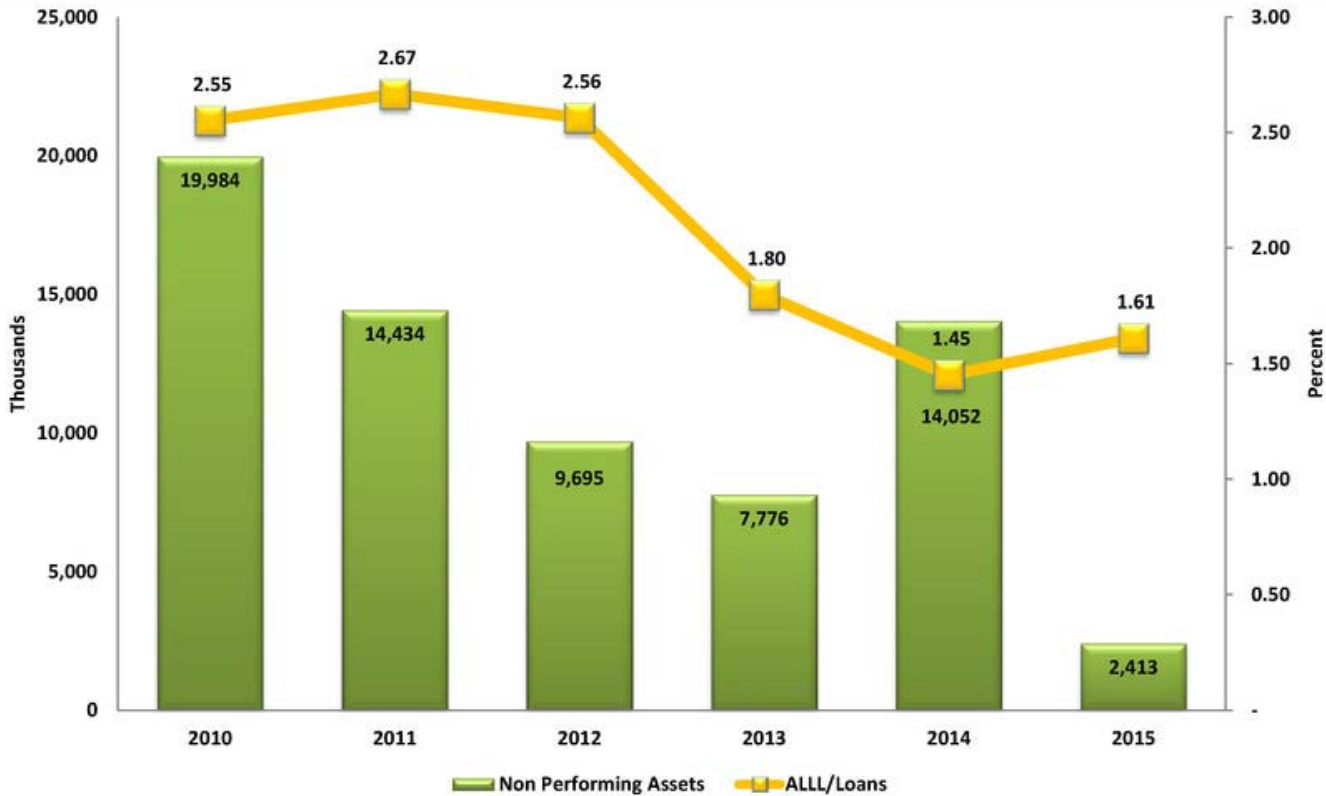


As of December 31, 2015



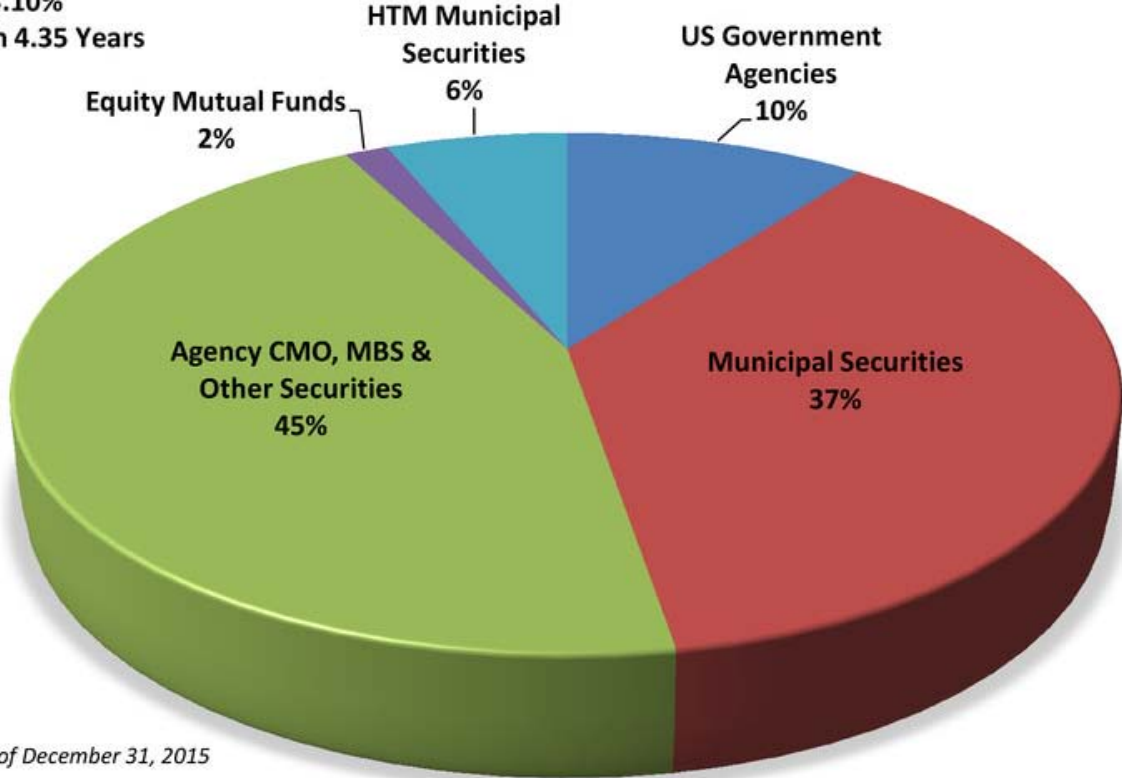


# Asset Quality



# Conservative Investment Portfolio

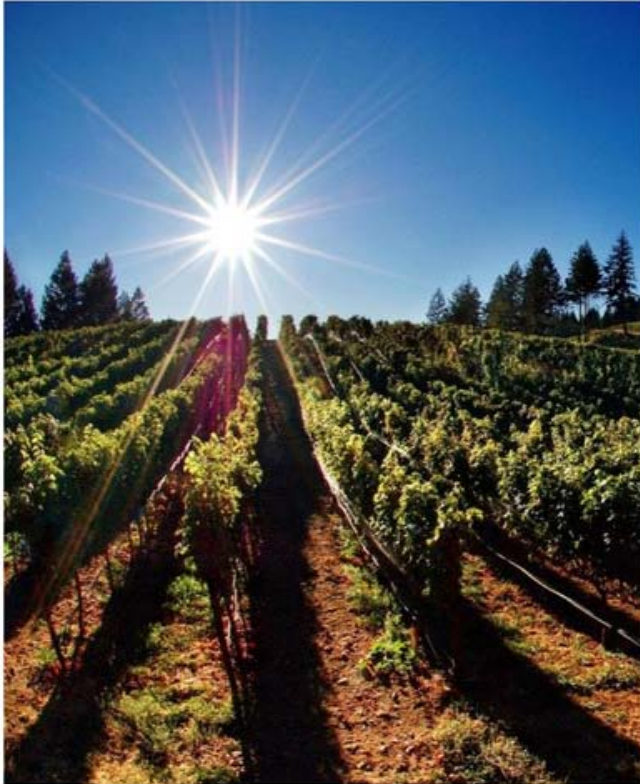
Total = \$509 Million  
Yield = 3.10%  
Duration 4.35 Years



As of December 31, 2015

# On the Horizon

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Organic Loan Growth

Explore Merger Opportunities

Improve Efficiencies

Fee Income Improvements

Relationship Pricing & Customer Profitability

Closely Monitor Water Resources



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Investing in Relationships