




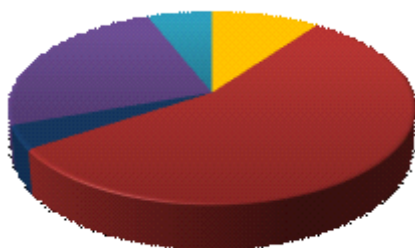


### Total Loan Portfolio \$564 Million at 9/30/11



-  Commercial
-  Real estate
-  SBA
-  Manufactured housing
-  Other

### Deposit Portfolio \$508 Million at 9/30/11



-  Non-interest-bearing
-  Interest-bearing
-  Savings
-  CDs over 100K
-  CDs under 100K

### THIRD QUARTER 2011 HIGHLIGHTS

- ◇ Net loss applicable to common stockholders was \$2.6 million, or \$0.43 per diluted common share.
- ◇ Net interest margin was 4.38% in 3Q11.
- ◇ Core deposits increased by 16.1% compared to a year ago, and now make up 69.7% of total deposits.
- ◇ Nonperforming loans were \$36.6 million, or 6.50% of total loans at September 30, 2011.
- ◇ The total allowance for loan losses equaled 2.94% of total loans held for investment at September 30, 2011, compared to 2.64% at September 30, 2010.
- ◇ Community West Bank's Total risk-based capital ratio was 13.15%, Tier 1 risk-based capital ratio was 11.88% and Tier 1 leverage ratio was 9.45% at September 30, 2011.

### FINANCIAL HIGHLIGHTS

Period	EPS diluted	Total assets*	Loan Loss Provision Expense	ALL/loans held for investment	Net Interest Margin
3Q11	\$ (0.43)	\$ 643	\$ 4.5	2.94%	4.38%
3Q10	\$ 0.12	\$ 676	\$ 1.5	2.64%	4.49%
2010	\$ 0.18	\$ 668	\$ 8.7	2.60%	4.50%
2009	\$ (1.15)	\$ 684	\$ 18.7	2.67%	3.91%
2008	\$ 0.24	\$ 657	\$ 5.3	1.61%	3.72%

\$ in millions except per share data

\* at end of period

### ABOUT COMMUNITY WEST BANCSHARES

Community West Bancshares is a financial services company with headquarters in Goleta, California, near Santa Barbara. The Company is the holding company for Community West Bank, which has five full-service California branch banking offices, in Goleta, Santa Barbara, Santa Maria, Ventura and Westlake Village. The principal business activities of the Company are Relationship banking, Mortgage lending and SBA lending.

# CWBC OCTOBER 07, 2011



Recent Price	\$1.79	Market Cap	\$10.7M
Shares Outstanding	6.0M	Book Value per Share	\$7.41
Estimated Float	4.3M	Price/Book	0.24x
52-week Price Range	\$1.67-4.95	Institutional Ownership	10.5%
Net Interest Margin*	4.38%	Insider Ownership	30.7%

\*most recent quarter

## FINANCIAL HIGHLIGHTS (in thousands, except per share)

### Income Statement

	Quarter Ended		
	30-Sep-11	30-Jun-11	30-Sep-10
Interest income	\$ 8,768	\$ 9,135	\$ 9,727
Interest expense	1,989	2,050	2,419
Net interest income			
before provision for loan losses	6,779	7,085	7,308
Provision for loan losses	4,511	3,157	1,518
Net interest income			
after provision for loan losses	2,268	3,928	5,790
Non-interest income	801	815	1,023
Non-interest expense	6,985	5,115	5,035
Income (loss) before income taxes	(3,916)	(372)	1,778
Provision for income taxes	(1,609)	(151)	733
Net income (loss)	\$ (2,307)	\$ (221)	\$ 1,045
Preferred stock dividends	261	262	261
Net income (loss) applicable to common stockholders	\$ (2,568)	\$ (483)	\$ 784
Earnings (loss) per common share:			
Basic	\$ (0.43)	\$ (0.08)	\$ 0.13
Diluted	\$ (0.43)	\$ (0.08)	\$ 0.12

### Balance Sheet

	30-Sep-11	30-Jun-11	30-Sep-10
Total assets	\$ 643,156	\$ 643,831	\$ 676,470
Total stockholders' equity	\$ 59,369	\$ 61,838	\$ 60,782
Total deposits	\$ 507,536	\$ 511,134	\$ 535,673
Total loans	\$ 564,103	\$ 568,682	\$ 600,640

### Asset Quality

	30-Sep-11	30-Jun-11	30-Sep-10
Nonperforming loans (NPLs)	\$36,642	\$29,724	\$15,104
Nonperforming loans/total loans	6.50%	5.23%	2.51%
Nonperforming assets, net	\$41,407	\$36,769	\$19,135
Nonperforming assets/total assets	6.44%	5.71%	2.83%
Net loan charge-offs in the quarter	\$5,499	\$1,092	\$1,960
Net charge-offs/total loans	0.97%	0.19%	0.33%

## CORPORATE HEADQUARTERS

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## MARKET MAKERS

Automated Trading Desk  
Cantor Fitzgerald  
Citadel Securities  
Credit Suisse Securities  
E\*Trade Capital Markets  
FIG Partners  
Goldman Sachs  
Knight Capital  
Merrill Lynch  
Monroe Securities  
McAdams Wright Ragen  
Nasdaq Execution Services  
Raymond James  
Rodman & Renshaw  
Stifel, Nicolaus  
Susquehanna  
UBS Securities  
Wedbush Morgan

## MANAGEMENT TEAM

**Martin E. Plourd**  
President & Chief Executive Officer  
**Charles G. Baltuskonis**  
EVP and Chief Financial Officer  
**Steven A. Rosso**  
EVP and Chief Credit Officer

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