A FIELD GUIDE FOR SENIOR BANKERS

YOUR CAREER · A MARKET IN MOTION · 2026–2030

NAVIGATING THE NEXT WAVE

How the senior commercial banker turns a market in upheaval — mergers, retirements, rate pressure, and AI — into the best career move of the decade.

Jon Ward · Ward & Dean · Executive Banking Careers

THE MARKET IN MOTION

SIX DEALS, HALF A YEAR

The long-anticipated wave of bank consolidation didn't slow down — it broke. California caught an unusually thick year of it.

6

California bank mergers or acquisitions in the first half of 2026 — two still in motion.

$34B

Combined size of the First Hawaiian–Tri Counties deal announced this July.

1990

The last time U.S. merger approvals moved this fast, per S&P Global via Skadden.

CALIFORNIA, FIRST HALF OF 2026

THE 2026 SCOREBOARD

Source: each bank's own announcement

TRANSACTION	STATUS	WHAT IT MEANS FOR CALIFORNIA
Community West + United Security Bancshares	Closed · Apr 2026	A ~$5B Central California community bank across the Coast, San Joaquin Valley, and Sacramento.
Citizens Business Bank + Heritage Commerce	Closed · Apr 2026	A ~$840M all-stock deal pushed CBB past $20B in assets — one of the state's larger business banks.
Bank of Hope + SMBC MANUBANK commercial unit	Announced · 2H 2026	Adds ~$2.5B in loans, ~$2.7B in deposits, and 8 Southern California branches.
Columbia Banking System + Pacific Premier	CA integration · 2026	A ~$70B western regional. Irvine-based Pacific Premier now runs under the Columbia name.
First Hawaiian + Tri Counties Bank	Announced · Q4 2026	A ~$34B regional — a new Northern and Central California commercial platform.
Axos Bank + Jenius Bank (SMBC)	Closed · May 2026	San Diego's Axos added ~$2.3B in consumer deposits — a deposit purchase that still reshaped the map.

WHY NOW, AND WHY SO FAST

WHAT'S DRIVING CONSOLIDATION

01 Aging CEOs and executive teams with no clear succession plan.

02 The easiest regulatory conditions banks have seen in years.

03 Plain pressure to get bigger and defend the margin.

04 The rising cost of technology and AI — hard to carry on a small balance sheet.

05 A scramble for commercial deposits and C&I lending relationships.

Three of these five are about **people**, not balance sheets — which means the banker who reads them early moves first.

THE SECOND WAVE, CONVERGING

THE RETIREMENT CLIFF

A generation of community and regional bank leaders is heading toward the door — just as M&A accelerates. Two curves, one moment.

DISPLACEMENT

Every merger consolidates commercial teams — two SVPs competing for one job, and good producers put in motion whether they chose it or not.

SUCCESSION GAPS

Retirements empty the market-president and credit-leader seats that keep a franchise running — often with no bench ready behind them.

THE PRESSURE UNDERNEATH THE DEALS

THE HIGH-RATE SQUEEZE

MARGIN COMPRESSION

Deposit costs climbed faster than loan yields could follow, squeezing net interest margin bank-wide.

DEPOSIT FIGHT

Core commercial deposits are the scarce asset — and the reason C&I relationships are worth more than ever.

CREDIT SCRUTINY

CRE concentrations under review put credit leadership at the center of every board conversation.

The squeeze doesn't just slow banks down — it makes scale, efficiency, and proven credit talent the assets everyone is bidding for.

THE COMPETITIVE GROUND IS SHIFTING

AI AND FINTECH REDRAW THE MAP

- **The tech bill keeps climbing.** AI-grade infrastructure is hard to fund on a community bank's balance sheet — and a leading reason to merge into one that can.
- **AI rewrites the back office.** Underwriting, monitoring, and service are being automated — reshaping which roles a bank actually needs.
- **Fintechs court your clients.** Neobanks and specialty lenders compete directly for the deposits and C&I relationships banks rely on.
- **Relationships still win.** The one thing technology hasn't replaced is a banker a client trusts — which makes producers the scarce asset.

WHAT EVERY COMBINATION SETS IN MOTION

WHAT A MERGER DOES TO A LENDING TEAM

Leadership resets at the top of the house.

New seats open for market presidents and regional managers.

The credit box shifts — wider for some, tighter for others.

Teams consolidate — two SVPs, one job.

Top RMs get room to move — often with bigger lending limits.

Culture changes — and a strong banker picks up when a recruiter calls.

> “
>
> The value the board underwrote depends on whether the producers are still there in 18 months.
>
> One acquired CEO stayed on for a single assignment: key client retention.

THE TALENT-MARKET READ

THE STRONGEST CYCLE IN A DECADE

Expect 2026 through 2028 to open the widest set of seats to experienced California bankers in more than ten years — and you're exactly who the market is bidding for.

C&I LENDERS

MARKET EXECUTIVES

CREDIT LEADERS

WHAT THE WAVE MEANS FOR YOU

THE WAVE CUTS BOTH WAYS

THE RISK

YOUR SEAT CAN SHIFT UNDER YOU

When your bank is the one merging, two SVPs compete for one job. The credit culture, comp plan, and lending limits you signed up for can all reset once the systems convert — quietly, and not always in your favor.

THE OPENING

YOUR LEVERAGE IS AT ITS PEAK

Every nearby deal opens seats — often with bigger lending limits than you have now. For the 6-to-18-month integration window, an experienced banker is the most reachable, and most courted, they'll be all cycle.

IF YOU'RE THE BANKER

READING THE FORK

Four questions to answer before you jump or dig in:

01 Who's running credit now — and do they back producers or second-guess them?

02 Does your comp plan survive the integration — or reset once the systems convert?

03 Is your book portable if you leave — or wired into the new platform?

04 Is the seat you're promised a real job — or a holding pen until conversion is done?

THE THROUGHLINE

FINDING AGENCY AMID THE NOISE

The disruption isn't happening to you — it's opening room for you. Every deal, retirement, and rate move is a seat you can step into if you move with intent.

SEE THE BOARD

Know which deals are moving near you and where the seats are opening — before the announcement, not after.

MOVE ON PURPOSE

Your next move is a decision, not a reaction to someone else's org chart. Make it with clear eyes while the window is open.

YOU ARE THE VALUE

Your book and relationships are what every deal depends on — which is exactly your leverage. Use it before the integration spends it for you.

FOR THE SEASONED BANKER

YOUR CAREER SHERPA

MAKE THE CLIMB ON YOUR TERMS

You've built a book and a reputation over a long career — a merger shouldn't get to decide what comes next. A sherpa doesn't climb the mountain for you; they know the route and read the weather. I help experienced bankers weigh the fork with clear eyes, find the seats worth moving for, and land the next chapter on your terms — quietly, and before the window closes.

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TALENT

- CAREER NAVIGATION
- MARKET INTELLIGENCE
- COMPENSATION ANALYSIS
- DISCREET MARKET INTRODUCTIONS

BANK EXECUTIVES

- EXCLUSIVE ACCESS
- 93% RETENTION RATE
- #1 IN COMMERCIAL BANKING
- 25 YEARS EXPERIENCE

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