



Community Bancorp of Santa Maria and Subsidiaries
Consolidated Balance Sheet
(unaudited)

Chart of Accounts	2025 - March	2024 - March
Cash & Non-Interest Due From Banks	\$4,740	\$4,103
Interest Earning Due From Banks	\$8,226	\$1,850
Fed Funds Sold	\$204	\$26
Debt Investments	\$111,801	\$122,554
Equity Securities	\$2,442	\$2,446
Total Gross Loans	\$262,461	\$242,019
Allowance For Credit Losses	-\$2,619	-\$2,475
Net Loans	\$259,843	\$239,543
Fixed Assets	\$4,187	\$4,285
Other Assets	\$10,626	\$11,757
Total Assets	\$402,067	\$386,565
Non-Interest Bearing Demand	\$135,515	\$132,263
Total Interest Bearing Deposits	\$225,272	\$211,069
Total Deposits	\$360,786	\$343,332
Borrowed Funds	\$4,350	\$11,325
Other Liabilities	\$2,506	\$2,577
Total Liabilities	\$367,643	\$357,234
Capital Stock	\$14,092	\$14,069
Addit'l pd in Capital	\$693	\$621
Undivided Profits	\$25,754	\$23,000
Accumulated Other Comprehensive Income	-\$6,114	-\$8,359
Total Capital	\$34,424	\$29,331
Total Liabilities and Capital	\$402,067	\$386,565



Community Bancorp of Santa Maria and Subsidiaries
Consolidated Income Statement
(unaudited)

	Three Months Ending March 31,	
	2025	2024
Interest Income	\$ 4,525,180	\$ 4,172,163
Interest Expense	816,651	609,700
Net Interest Income:	3,708,529	3,562,463
Provision for Loan Losses	54,000	-
Net Interest Income after Provision for Loan Losses:	3,654,529	3,562,463
 Total Noninterest Income:	 294,460	 299,976
 Noninterest Expense:		
Salaries	1,771,080	1,697,610
Occupancy	133,559	130,041
Equipment	51,782	48,821
Promotion	177,434	159,320
Professional	516,274	506,494
General Office	31,641	30,354
Other Expense	202,616	205,534
 Total Noninterest Expense:	 2,884,387	 2,778,174
 Income before Income Taxes:	 1,064,602	 1,084,265
Income Taxes	253,815	253,124
Net Income:	<u>\$ 810,787</u>	<u>\$ 831,141</u>
 Net Income per Share - Basic	 \$ 0.37	 \$ 0.38
Book Value per Share	\$ 15.67	\$ 13.37