



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

Chart of Accounts	2025 - June	2024 - June
Cash & Non-Interest Due From Banks	\$8,181	\$5,656
Interest Earning Due From Banks	\$2,565	\$3,152
Fed Funds Sold	\$255	\$1,180
Debt Investments	\$107,744	\$119,740
Equity Securities	\$2,445	\$2,438
Total Gross Loans	\$285,622	\$259,626
Allowance For Credit Losses	-\$2,854	-\$2,479
Net Loans	\$282,768	\$257,147
Fixed Assets	\$4,109	\$4,217
Other Assets	\$9,738	\$12,029
Total Assets	\$417,805	\$405,559
Non-Interest Bearing Demand	\$144,602	\$138,652
Total Interest Bearing Deposits	\$220,910	\$218,257
Total Deposits	\$365,512	\$356,909
Borrowed Funds	\$14,350	\$15,331
Other Liabilities	\$3,476	\$3,416
Total Liabilities	\$383,339	\$375,657
Capital Stock	\$13,681	\$14,069
Addit'l pd in Capital	\$719	\$641
Undivided Profits	\$26,150	\$23,152
Accumulated Other Comprehensive Income	-\$6,084	-\$7,960
Total Capital	\$34,467	\$29,902
Total Liabilities and Capital	\$417,805	\$405,559



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

	Three Months Ending June 30,		Six Months Ending June 30,	
	2025	2024	2025	2024
Interest Income	\$ 4,787,123	\$ 4,371,775	\$ 9,312,303	\$ 8,543,937
Interest Expense	885,133	863,690	1,701,785	1,473,390
Net Interest Income:	3,901,989	3,508,085	7,610,518	7,070,548
Provision for Loan Losses	232,415	-	286,415	-
Net Interest Income after Provision for Loan Losses:	3,669,574	3,508,085	7,324,103	7,070,548
Total Noninterest Income:	603,161	295,207	897,621	595,183
Noninterest Expense:				
Salaries	1,769,460	1,761,522	3,540,539	3,459,131
Occupancy	149,795	132,774	283,354	262,815
Equipment	47,855	49,454	99,637	98,275
Promotion	166,759	179,953	344,193	339,273
Professional	506,887	546,622	1,023,161	1,053,117
General Office	31,898	29,781	63,539	60,135
Other Expense	198,225	199,424	400,841	404,957
Total Noninterest Expense:	2,870,878	2,899,529	5,755,265	5,677,702
Income before Income Taxes:	1,401,858	903,763	2,466,459	1,988,028
Income Taxes	346,675	203,034	600,490	456,158
Net Income:	<u>\$ 1,055,183</u>	<u>\$ 700,729</u>	<u>\$ 1,865,969</u>	<u>\$ 1,531,870</u>
Net Income per Share - Basic	\$ 0.49	\$ 0.32	\$ 0.86	\$ 0.71
Book Value per Share	\$ 15.88	\$ 13.63	\$ 15.88	\$ 13.63