



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

Chart of Accounts	2025 - September	2024 - September
Cash & Non-Interest Due From Banks	\$4,662	\$5,623
Interest Earning Due From Banks	\$2,956	\$4,231
Fed Funds Sold	\$273	\$43
Debt Investments	\$104,149	\$120,050
Equity Securities	\$2,432	\$2,442
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Total Gross Loans	\$289,194	\$255,767
Allowance For Credit Losses	-\$2,893	-\$2,541
Net Loans	\$286,301	\$253,226
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Fixed Assets	\$4,141	\$4,183
Other Assets	\$9,049	\$10,622
Total Assets	\$413,963	\$400,420
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Non-Interest Bearing Demand	\$144,656	\$142,018
Total Interest Bearing Deposits	\$223,086	\$217,728
Total Deposits	\$367,741	\$359,746
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Borrowed Funds	\$6,350	\$4,337
Other Liabilities	\$2,960	\$3,073
Total Liabilities	\$377,051	\$367,156
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Capital Stock	\$13,371	\$14,069
Addit'l pd in Capital	\$745	\$667
Undivided Profits	\$27,253	\$23,972
Accumulated Other Comprehensive Income	-\$4,458	-\$5,444
Total Capital	\$36,912	\$33,264
Total Liabilities and Capital	\$413,963	\$400,420
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Community Bancorp of Santa Maria and Subsidiaries
Consolidated Income Statement
(unaudited)

	Three Months Ending September 30,		Nine Months Ending September 30,	
	2025	2024	2025	2024
Interest Income	\$ 5,070,892	\$ 4,561,099	\$ 14,383,195	\$ 13,105,036
Interest Expense	883,286	920,411	2,585,071	2,393,801
Net Interest Income:	4,187,606	3,640,688	11,798,124	10,711,235
Provision for Loan Losses	38,665	61,760	325,080	61,760
Net Interest Income after Provision for Loan Losses:	4,148,941	3,578,928	11,473,044	10,649,476
Total Noninterest Income:	268,768	302,960	1,166,390	898,143
Noninterest Expense:				
Salaries	1,815,562	1,753,082	5,356,102	5,212,214
Occupancy	131,495	130,461	414,848	393,276
Equipment	43,527	53,692	143,165	151,967
Promotion	183,081	166,583	527,275	505,856
Professional	546,358	462,072	1,569,519	1,515,188
General Office	28,938	26,947	92,477	87,082
Other Expense	204,956	215,340	605,797	620,297
Total Noninterest Expense:	2,953,917	2,808,178	8,709,182	8,485,880
Income before Income Taxes:	1,463,792	1,073,710	3,930,252	3,061,739
Income Taxes	368,570	254,373	969,060	710,531
Net Income:	<u>\$ 1,095,222</u>	<u>\$ 819,337</u>	<u>\$ 2,961,192</u>	<u>\$ 2,351,208</u>
Net Income per Share - Basic	\$ 0.51	\$ 0.38	\$ 1.37	\$ 1.09
Book Value per Share	\$ 17.18	\$ 14.71	\$ 17.18	\$ 14.71