



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

Chart of Accounts	2026 - March	2025 - March
Cash & Non-Interest Due From Banks	\$5,167	\$4,740
Interest Earning Due From Banks	\$3,562	\$8,226
Fed Funds Sold	\$195	\$204
Debt Investments	\$87,137	\$111,801
Equity Securities	\$2,422	\$2,442
Total Gross Loans	\$297,046	\$262,461
Allowance For Credit Losses	-\$2,967	-\$2,619
Net Loans	\$294,079	\$259,843
Fixed Assets	\$4,075	\$4,187
Other Assets	\$8,705	\$10,626
Total Assets	\$405,342	\$402,069
Non-Interest Bearing Demand	\$135,121	\$135,515
Total Interest Bearing Deposits	\$221,214	\$225,272
Total Deposits	\$356,335	\$360,787
Borrowed Funds	\$8,000	\$4,350
Other Liabilities	\$2,361	\$2,507
Total Liabilities	\$366,696	\$367,644
Capital Stock	\$12,732	\$14,092
Addit'l pd in Capital	\$725	\$693
Undivided Profits	\$29,407	\$25,754
Accumulated Other Comprehensive Income	-\$4,218	-\$6,114
Total Capital	\$38,646	\$34,425
Total Liabilities and Capital	\$405,342	\$402,069



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

	Three Months Ending	
	March 31,	
	2026	2025
Interest Income	\$ 5,027,212	\$ 4,525,180
Interest Expense	<u>726,945</u>	<u>816,651</u>
Net Interest Income:	4,300,267	3,708,529
Provision for Loan Losses	<u>73,842</u>	<u>54,000</u>
Net Interest Income after Provision for Loan Losses:	4,226,425	3,654,529
 Total Noninterest Income:	 <u>277,533</u>	 <u>294,460</u>
 Noninterest Expense:		
Salaries	1,967,513	1,771,080
Occupancy	165,248	133,559
Equipment	48,550	51,782
Promotion	173,057	177,434
Professional	550,096	516,274
General Office	31,440	31,641
Other Expense	<u>207,904</u>	<u>202,616</u>
 Total Noninterest Expense:	 <u>3,143,808</u>	 <u>2,884,387</u>
 Income before Income Taxes:	 1,360,150	 1,064,602
Income Taxes	<u>328,945</u>	<u>253,815</u>
Net Income:	<u>\$ 1,031,205</u>	<u>\$ 810,787</u>
 Net Income per Share - Basic	 \$ 0.49	 \$ 0.37
Book Value per Share	\$ 18.31	\$ 15.67