



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

Chart of Accounts	2026 - June	2025 - June
Cash & Non-Interest Due From Banks	\$6,105	\$8,181
Interest Earning Due From Banks	\$3,646	\$2,565
Fed Funds Sold	\$28	\$255
Debt Investments	\$78,931	\$107,744
Equity Securities	\$2,567	\$2,445
Total Gross Loans	\$295,431	\$285,622
Allowance For Credit Losses	-\$2,970	-\$2,854
Net Loans	\$292,461	\$282,768
Fixed Assets	\$4,077	\$4,109
Other Assets	\$8,931	\$9,738
Total Assets	\$396,747	\$417,805
Non-Interest Bearing Demand	\$138,912	\$144,602
Total Interest Bearing Deposits	\$210,125	\$220,910
Total Deposits	\$349,038	\$365,512
Borrowed Funds	\$5,000	\$14,350
Other Liabilities	\$3,309	\$3,476
Total Liabilities	\$357,347	\$383,339
Capital Stock	\$12,704	\$13,681
Addit'l pd in Capital	\$743	\$719
Undivided Profits	\$29,831	\$26,150
Accumulated Other Comprehensive Income	-\$3,878	-\$6,084
Total Capital	\$39,400	\$34,467
Total Liabilities and Capital	\$396,747	\$417,805



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

	Three Months Ending June 30,		Six Months Ending June 30,	
	2026	2025	2026	2025
Interest Income	\$ 4,968,763	\$ 4,787,123	\$ 9,995,975	\$ 9,312,303
Interest Expense	718,658	885,133	1,445,603	1,701,785
Net Interest Income:	4,250,105	3,901,989	8,550,372	7,610,518
Provision for Loan Losses	-	232,415	73,842	286,415
Net Interest Income after Provision for Loan Losses:	4,250,105	3,669,574	8,476,530	7,324,103
Total Noninterest Income:	442,203	603,161	719,736	897,621
Noninterest Expense:				
Salaries	2,028,709	1,769,460	3,996,223	3,540,539
Occupancy	147,171	149,795	312,418	283,354
Equipment	50,136	47,855	98,686	99,637
Promotion	195,945	166,759	369,002	344,193
Professional	563,076	506,887	1,113,172	1,023,161
General Office	32,716	31,898	64,156	63,539
Other Expense	209,698	198,225	417,602	400,841
Total Noninterest Expense:	3,227,450	2,870,878	6,371,258	5,755,265
Income before Income Taxes:	1,464,858	1,401,858	2,825,008	2,466,459
Income Taxes	365,727	346,675	694,672	600,490
Net Income:	<u>\$ 1,099,131</u>	<u>\$ 1,055,183</u>	<u>\$ 2,130,336</u>	<u>\$ 1,865,969</u>
Net Income per Share - Basic	\$ 0.53	\$ 0.49	\$ 1.02	\$ 0.86
Book Value per Share	\$ 18.67	\$ 15.88	\$ 18.67	\$ 15.88