



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

Chart of Accounts	2024 - September	2023 - September
Cash & Non-Interest Due From Banks	\$5,623	\$5,704
Interest Earning Due From Banks	\$4,231	\$12,085
Fed Funds Sold	\$43	\$941
Debt Investments	\$120,050	\$125,223
Equity Securities	\$2,442	\$2,425
Total Gross Loans	\$255,767	\$230,820
Allowance For Credit Losses	-\$2,541	-\$2,471
Net Loans	\$253,226	\$228,349
Fixed Assets	\$4,183	\$4,404
Other Assets	\$10,622	\$13,469
Total Assets	\$400,420	\$392,599
Non-Interest Bearing Demand	\$142,018	\$143,028
Total Interest Bearing Deposits	\$217,728	\$218,282
Total Deposits	\$359,746	\$361,310
Borrowed Funds	\$4,337	\$4,312
Other Liabilities	\$3,073	\$3,203
Total Liabilities	\$367,156	\$368,825
Capital Stock	\$14,069	\$13,965
Addit'l pd in Capital	\$667	\$698
Undivided Profits	\$23,972	\$21,190
Accumulated Other Comprehensive Income	-\$5,444	-\$12,079
Total Capital	\$33,264	\$23,773
Total Liabilities and Capital	\$400,420	\$392,599



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

	Three Months Ending September 30,		Nine Months Ending September 30,	
	2024	2023	2024	2023
Interest Income	\$ 4,561,099	\$ 4,041,579	\$ 13,105,036	\$ 11,806,013
Interest Expense	920,411	503,299	2,393,801	1,164,934
Net Interest Income:	3,640,688	3,538,281	10,711,235	10,641,079
Provision for Loan Losses	61,760	-	61,760	-
Net Interest Income after Provision for Loan Losses:	3,578,928	3,538,281	10,649,476	10,641,079
Total Noninterest Income:	302,960	314,488	898,143	967,482
Noninterest Expense:				
Salaries	1,753,082	1,557,167	5,212,214	4,657,346
Occupancy	130,461	124,960	393,276	372,093
Equipment	53,692	51,924	151,967	158,764
Promotion	166,583	160,535	505,856	479,174
Professional	462,072	479,459	1,515,188	1,400,890
General Office	26,947	29,232	87,082	87,396
Other Expense	215,340	173,894	620,297	567,308
Total Noninterest Expense:	2,808,178	2,577,171	8,485,880	7,722,971
Income before Income Taxes:	1,073,710	1,275,598	3,061,739	3,885,590
Income Taxes	254,373	318,185	710,531	938,629
Net Income:	\$ 819,337	\$ 957,413	\$ 2,351,208	\$ 2,946,961
Net Income per Share - Basic	\$ 0.38	\$ 0.44	\$ 1.09	\$ 1.36
Book Value per Share	\$ 14.71	\$ 10.96	\$ 14.71	\$ 10.96