

# Q3 2025 FINANCIALS



**Partners Bank of California**  
**Statements of Financial Condition**

(unaudited, dollars in thousands)

	September 30, 2025	September 30, 2024	Variance	
			\$	%
<b>Assets:</b>				
Cash and cash equivalents	\$ 178,388	\$ 74,795	\$ 103,593	138.5%
Investment securities available for sale	175,707	5,450	170,257	3124.0%
Loans held for investment	422,755	392,977	29,778	7.6%
Allowance for credit losses	(9,095)	(8,050)	(1,045)	13.0%
Loans, net	413,660	384,927	28,733	7.5%
Other assets	9,728	7,715	2,013	26.1%
<b>Total assets</b>	<b>\$ 777,483</b>	<b>\$ 472,887</b>	<b>\$ 304,596</b>	<b>64.4%</b>
<b>Liabilities:</b>				
Deposits				
Noninterest-bearing deposits	\$ 179,193	\$ 147,656	\$ 31,537	21.4%
Savings, NOW and money market accounts	460,581	201,460	259,121	128.6%
Certificates of deposit	67,083	55,566	11,517	20.7%
Total deposits	706,857	404,682	302,175	74.7%
FHLB advances and other borrowings	5,000	10,000	(5,000)	-50.0%
Other liabilities	3,476	2,954	522	17.7%
<b>Total liabilities</b>	<b>715,333</b>	<b>417,636</b>	<b>297,697</b>	<b>71.3%</b>
<b>Stockholders' Equity:</b>				
Common stock	34,847	34,318	529	1.5%
Additional paid-in capital	3,395	3,059	336	11.0%
Accumulated income	23,910	17,917	5,993	33.4%
	62,152	55,294	6,858	12.4%
Accumulated other comprehensive loss	(2)	(43)	41	-95.3%
<b>Total stockholders' equity</b>	<b>62,150</b>	<b>55,251</b>	<b>6,899</b>	<b>12.5%</b>
<b>Total liabilities and stockholders' equity</b>	<b>\$ 777,483</b>	<b>\$ 472,887</b>	<b>\$ 304,596</b>	<b>64.4%</b>

**Partners Bank of California**  
**Statements of Income**

(unaudited, dollars in thousands)

	For the Nine Months Ended		Variance	
	September 30, 2025	September 30, 2024	\$	%
Interest income	\$ 26,264	\$ 18,992	\$ 7,272	38.3%
Interest expense	10,393	6,698	3,695	55.2%
Net interest income before provision for credit losses	15,871	12,294	3,577	29.1%
Provision for credit losses	1,090	162	928	572.8%
Net interest income after provision for credit losses	14,781	12,132	2,649	21.8%
Noninterest income	350	2,530	(2,180)	-86.2%
Noninterest expense	8,579	8,204	375	4.6%
Income before income tax provision	6,552	6,458	94	1.5%
Income tax provision	2,035	1,971	64	3.2%
<b>Net income</b>	<b>\$ 4,517</b>	<b>\$ 4,487</b>	<b>\$ 30</b>	<b>0.7%</b>



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