

# Q4 2025 FINANCIALS



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

(unaudited, dollars in thousands)

	December 31, 2025	December 31, 2024	Variance	
			\$	%
<b>Assets:</b>				
Cash and cash equivalents	\$ 75,655	\$ 67,277	\$ 8,378	12.5%
Investment securities available for sale	163,023	199,479	(36,456)	-18.3%
Loans held for investment	473,914	397,022	76,892	19.4%
Allowance for credit losses	(9,935)	(8,050)	(1,885)	23.4%
Loans, net	463,979	388,972	75,007	19.3%
Other assets	9,915	7,912	2,003	25.3%
<b>Total assets</b>	<b>\$ 712,572</b>	<b>\$ 663,640</b>	<b>\$ 48,932</b>	<b>7.4%</b>
<b>Liabilities:</b>				
Deposits				
Noninterest-bearing deposits	\$ 162,080	\$ 147,648	\$ 14,432	9.8%
Savings, NOW and money market accounts	392,129	359,993	32,136	8.9%
Certificates of deposit	62,534	50,802	11,732	23.1%
Total deposits	616,743	558,443	58,300	10.4%
FHLB advances and other borrowings	28,000	45,000	(17,000)	-37.8%
Other liabilities	3,541	3,341	200	6.0%
<b>Total liabilities</b>	<b>648,284</b>	<b>606,784</b>	<b>41,500</b>	<b>6.8%</b>
<b>Stockholders' Equity:</b>				
Common stock	35,610	34,318	1,292	3.8%
Additional paid-in capital	3,283	3,163	120	3.8%
Accumulated income	25,403	19,392	6,011	31.0%
	64,296	56,873	7,423	13.1%
Accumulated other comprehensive loss	(8)	(17)	9	-52.9%
<b>Total stockholders' equity</b>	<b>64,288</b>	<b>56,856</b>	<b>7,432</b>	<b>13.1%</b>
<b>Total liabilities and stockholders' equity</b>	<b>\$ 712,572</b>	<b>\$ 663,640</b>	<b>\$ 48,932</b>	<b>7.4%</b>

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

(unaudited, dollars in thousands)

	For the Twelve Months Ended		Variance	
	December 31, 2025	December 31, 2024	\$	%
Interest income	\$ 35,813	\$ 26,365	\$ 9,448	35.8%
Interest expense	13,942	9,627	4,315	44.8%
Net interest income before provision for credit losses	21,871	16,738	5,133	30.7%
Provision for credit losses	1,932	202	1,730	856.4%
Net interest income after provision for credit losses	19,939	16,536	3,403	20.6%
Noninterest income	466	2,948	(2,482)	-84.2%
Noninterest expense	11,770	10,897	873	8.0%
Income before income tax provision	8,635	8,587	48	0.6%
Income tax provision	2,624	2,625	(1)	0.0%
<b>Net income</b>	<b>\$ 6,011</b>	<b>\$ 5,962</b>	<b>\$ 49</b>	<b>0.8%</b>



## MISSION VIEJO

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