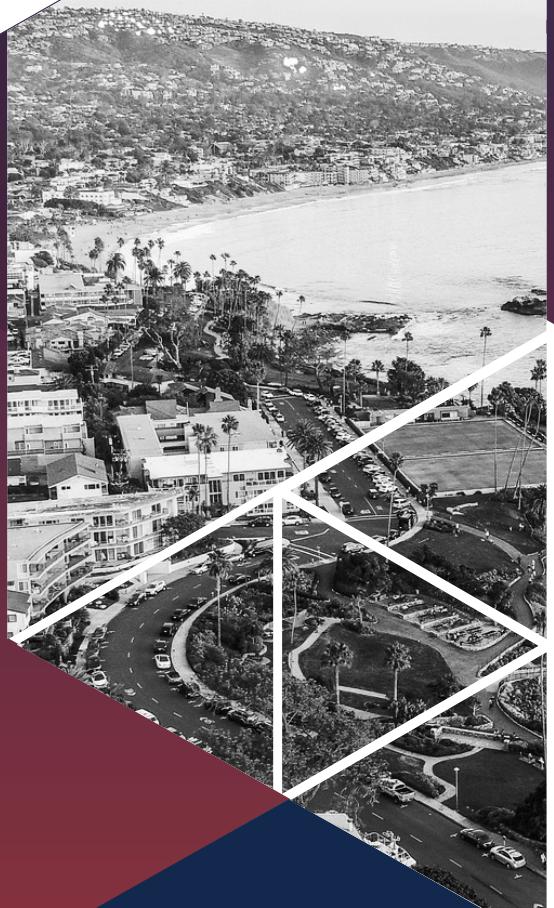




partners bank of california

Q4 2025 FINANCIALS



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Partners Bank of California
Statements of Financial Condition
(unaudited, dollars in thousands)

| | December 31, 2025 | December 31, 2024 | Variance | |
|---|--------------------------|--------------------------|-------------------------|---------------------|
| | | | \$ | % |
| Assets: | | | | |
| 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 | <u>(9,935)</u> | <u>(8,050)</u> | <u>(1,885)</u> | <u>23.4%</u> |
| Loans, net | 463,979 | 388,972 | 75,007 | 19.3% |
| Other assets | 9,915 | 7,912 | 2,003 | 25.3% |
| Total assets | <u>\$ 712,572</u> | <u>\$ 663,640</u> | <u>\$ 48,932</u> | <u>7.4%</u> |
| Liabilities: | | | | |
| 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 | <u>62,534</u> | <u>50,802</u> | <u>11,732</u> | <u>23.1%</u> |
| 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 | <u>3,541</u> | <u>3,341</u> | <u>200</u> | <u>6.0%</u> |
| Total liabilities | 648,284 | 606,784 | 41,500 | 6.8% |
| Stockholders' Equity: | | | | |
| Common stock | 35,610 | 34,318 | 1,292 | 3.8% |
| Additional paid-in capital | 3,283 | 3,163 | 120 | 3.8% |
| Accumulated income | <u>25,403</u> | <u>19,392</u> | <u>6,011</u> | <u>31.0%</u> |
| | 64,296 | 56,873 | 7,423 | 13.1% |
| Accumulated other comprehensive loss | <u>(8)</u> | <u>(17)</u> | <u>9</u> | <u>-52.9%</u> |
| Total stockholders' equity | <u>64,288</u> | <u>56,856</u> | <u>7,432</u> | <u>13.1%</u> |
| Total liabilities and stockholders' equity | <u>\$ 712,572</u> | <u>\$ 663,640</u> | <u>\$ 48,932</u> | <u>7.4%</u> |

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 | <u>13,942</u> | <u>9,627</u> | <u>4,315</u> | <u>44.8%</u> |
| Net interest income before provision for credit losses | 21,871 | 16,738 | 5,133 | 30.7% |
| Provision for credit losses | <u>1,932</u> | <u>202</u> | <u>1,730</u> | <u>856.4%</u> |
| 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 | <u>11,770</u> | <u>10,897</u> | <u>873</u> | <u>8.0%</u> |
| Income before income tax provision | 8,635 | 8,587 | 48 | 0.6% |
| Income tax provision | <u>2,624</u> | <u>2,625</u> | <u>(1)</u> | <u>0.0%</u> |
| Net income | <u>\$ 6,011</u> | <u>\$ 5,962</u> | <u>\$ 49</u> | <u>0.8%</u> |



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