



Chino California,
October 17, 2025

For Immediate Release

CHINO COMMERCIAL BANCORP REPORTS 22% INCREASE IN NET EARNINGS

Chino, California, October 17, 2025 – The Board of Directors of Chino Commercial Bancorp (OTC: CCBC), the parent company of Chino Commercial Bank, N.A., announced the results of operations for the Bank and the consolidated holding company for the third quarter ended September 30, 2025.

Net earnings for the third quarter of 2025 were \$1.54 million, reflecting an increase of \$273.6 thousand, or 21.57%, compared to the same period last year. Basic and diluted earnings per share were \$0.48 for the third quarter of 2025, up from \$0.39 for the same quarter in 2024. Net earnings year-to-date increased by 18.45% or by \$690.7 thousand, to \$4.43 million, as compared to \$3.74 million for the same period last year. Year-to-date net earnings per share was \$1.38 for the period ending September 30, 2025, and \$1.17 for the same period last year.

Dann H. Bowman, President and Chief Executive Officer, stated, “The Bank’s performance in the third quarter exceeded expectations, posting new record levels for total Deposits, total Loans, Revenue, Earnings and Earnings Per Share. We are also pleased to report that loan quality remains very strong, with the Bank having no delinquent loans at quarter-end, no pending foreclosures, and no OREO.

We are also proud to announce the opening of the Bank’s fifth location in Corona during the third quarter. The early performance of the new branch is very strong, with the location generating \$20 million in new deposits.

The Bank’s Merchant Services program also continues to deliver reliable credit card processing services for its customers, with significant savings and improved cash-flow options.”

Financial Condition

As of September 30, 2025, total assets reached \$488.9 million, representing an increase of \$22.2 million, or 4.8%, from \$466.7 million on December 31, 2024. Total deposits rose by \$37.2 million, or 10.7%, to \$386.0 million, up from \$348.9 million on December 31, 2024. Core deposits accounted for 97.09% of total deposits as of September 30, 2025.

Gross loans increased by \$5.5 million, or 2.7%, totaling \$210.8 million as of September 30, 2025, compared to \$205.2 million as of December 31, 2024. The Bank reported no delinquent loans, and three non-performing loans on non-accrual status, as of September 30, 2025. As of December 31, 2024, the Bank reported no delinquent loans and five non-performing loans on all on nonaccrual status. There were no Other Real Estate Owned (OREO) properties reported at either date.

Earnings

The Company reported net interest income of \$4.0 million for the three months ended September 30, 2025, compared to \$3.4 million for the same period in 2024. Average interest-earning assets were \$423.0

million, while average interest-bearing liabilities totaled \$223.3 million, resulting in a net interest margin of 3.79% for the third quarter of 2025. This compares favorably to the prior year's third-quarter margin of 3.08%, based on average interest-earning assets of \$442.1 million and average interest-bearing liabilities of \$248.4 million.

Non-interest income totaled \$891.7 thousand in the third quarter of 2025, an increase of 12.44% compared to \$793.1 thousand in the third quarter of 2024. Most of the increase was driven by higher service charges and fees on deposit accounts, which rose to \$464.7 thousand—an increase of \$19.6 thousand, or 4.4%, compared to \$445.2 thousand in the same period last year. Merchant services processing revenue also contributed to the growth, totaling \$205.4 thousand for the quarter, up \$76.2 thousand, or 58.99%, from \$129.2 thousand in the third quarter of 2024.

General and administrative expenses totaled \$2.8 million for the three months ended September 30, 2025, compared to \$2.5 million for the same period in 2024. The largest component of these expenses was salary and benefits, which amounted to \$1.6 million in the third quarter of 2025, up from \$1.5 million in the prior year.

Income tax expense for the quarter was \$614.1 thousand, reflecting an increase of \$114.5 thousand, or 22.9%, compared to \$499.6 thousand for the same period last year. The Company's effective income tax rate was approximately 28.5% for the period ending September 30, 2025, and 28.3 for the same period last year.

Forward-Looking Statements

The statements contained in this press release that are not historical facts are forward-looking statements based on management's current expectations and beliefs concerning future developments and their potential effects on the Company. Readers are cautioned not to unduly rely on forward-looking statements. Actual results may differ from those projected. These forward-looking statements involve risks and uncertainties, including but not limited to, the health of the national and California economies, the Company's ability to attract and retain skilled employees, customers' service expectations, the Company's ability to successfully deploy new technology and gain efficiencies therefrom, and changes in interest rates, loan portfolio performance, and other factors.

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Consolidated Statements of Financial Condition

As of 9/30/2025

	Sep-2025 Ending Balance	Dec-2024 Ending Balance
<u>Assets</u>		
Cash and due from banks	\$59,780,405	\$45,256,619
Cash and cash equivalents	\$59,780,405	\$45,256,619
Fed Funds Sold	\$19,011	\$31,029
Investment securities available for sale, net of zero allowance for credit losses	\$6,377,096	\$6,558,341
Investment securities held to maturity , net of zero allowance for credit losses	\$191,649,332	\$190,701,756
Total Investments	\$198,026,428	\$197,260,097
Gross loans held for investments	\$210,758,905	\$205,235,497
Deferred loan fees, net	(\$462,854)	(\$504,564)
Allowance for Loan Losses	(\$4,646,798)	(\$4,623,740)
Net Loans	\$205,649,253	\$200,107,193
Stock investments, restricted, at cost	\$3,662,000	\$3,576,000
Fixed assets, net	\$8,089,888	\$7,255,785
Accrued Interest Receivable	\$1,575,248	\$1,539,505
Bank Owned Life Insurance	\$8,663,792	\$8,482,043
Other Assets	\$3,452,044	\$3,170,159
Total Assets	\$488,918,070	\$466,678,432
<u>Liabilities</u>		
Deposits		
Noninterest-bearing	\$185,245,278	\$166,668,725
Interest-bearing	\$200,800,711	\$182,200,703
Total Deposits	\$386,045,989	\$348,869,428
Federal Home Loan Bank advances	\$10,000,000	\$0
Federal Reserve Bank borrowings	\$30,000,000	\$60,000,000
Subordinated debt	\$10,000,000	\$10,000,000
Subordinated notes payable to subsidiary trust	\$3,093,000	\$3,093,000
Accrued interest payable	\$426,691	\$132,812
Other Liabilities	\$2,188,745	\$1,877,996
Total Liabilities	\$441,754,425	\$423,973,236
<u>Shareholder Equity</u>		
Common Stock **	\$10,502,558	\$10,502,558
Retained Earnings	\$38,494,553	\$34,059,943
Unrealized Gain (Loss) AFS Securities	(\$1,833,467)	(\$1,857,305)
Total Shareholders' Equity	\$47,163,644	\$42,705,196
Total Liab & Shareholders' Equity	\$488,918,070	\$466,678,432

** Common stock, no par value, 10,000,000 shares authorized and 3,211,970 shares issued and outstanding at 9/30/2025 and 12/31/2024



Consolidated Statements of Net Income

As of 9/30/2025

	Sep-2025 QTD Balance	Sep-2024 QTD Balance	Sep-2025 YTD Balance	Sep-2024 YTD Balance
Interest Income				
Interest & Fees On Loans	\$3,595,456	\$3,035,928	\$10,291,022	\$8,564,927
Interest on Investment Securities	\$1,784,291	\$1,843,696	\$5,264,055	\$5,725,365
Other Interest Income	\$247,797	\$661,305	\$680,824	\$2,181,584
Total Interest Income	\$5,627,544	\$5,540,929	\$16,235,901	\$16,471,876
Interest Expense				
Interest on Deposits	\$1,306,719	\$1,168,014	\$3,752,445	\$3,255,683
Interest on Borrowings	\$289,488	\$945,921	\$1,032,636	\$3,256,138
Total Interest Expense	\$1,596,207	\$2,113,935	\$4,785,081	\$6,511,821
Net Interest Income	\$4,031,337	\$3,426,994	\$11,450,820	\$9,960,055
Provision For Loan Losses	\$12,338	(\$14,173)	\$20,420	(\$15,312)
Net Interest Income After Provision for Loan Losses	\$4,018,999	\$3,441,167	\$11,430,400	\$9,975,367
Noninterest Income				
Service Charges and Fees on Deposit Accounts	\$464,731	\$445,176	\$1,498,290	\$1,345,691
Interchange Fees	\$111,218	\$113,647	\$328,169	\$308,680
Earnings from Bank-Owned Life Insurance	\$63,103	\$59,599	\$181,749	\$174,474
Merchant Services Processing	\$205,396	\$129,184	\$525,442	\$410,722
Other Miscellaneous Income	\$47,295	\$45,488	\$225,110	\$149,010
Total Noninterest Income	\$891,743	\$793,094	\$2,758,760	\$2,388,577
Noninterest Expense				
Salaries and Employee Benefits	\$1,585,182	\$1,521,825	\$4,805,947	\$4,444,120
Occupancy and Equipment	\$223,345	\$182,813	\$624,704	\$515,286
Merchant Services Processing	\$86,326	\$77,452	\$232,919	\$222,055
Other Expenses	\$859,723	\$684,102	\$2,326,176	\$1,964,230
Total Noninterest Expense	\$2,754,576	\$2,466,192	\$7,989,746	\$7,145,691
Income Before Income Tax Expense	\$2,156,164	\$1,768,070	\$6,199,415	\$5,218,253
Provision For Income Tax	\$614,055	\$499,565	\$1,764,805	\$1,474,323
Net Income	\$1,542,109	\$1,268,505	\$4,434,610	\$3,743,930
Basic earnings per share	\$0.48	\$0.39	\$1.38	\$1.17
Diluted earnings per share	\$0.48	\$0.39	\$1.38	\$1.17



Financial Highlights

As of 9/30/2025

	Sep-2025 QTD	Sep-2024 QTD	Sep-2025 YTD	Sep-2024 YTD
Key Financial Ratios				
Annualized Return on Average Equity	13.32%	12.39%	13.32%	12.69%
Annualized Return on Average Assets	1.36%	1.08%	1.34%	1.06%
Net Interest Margin	3.79%	3.08%	3.66%	2.96%
Core Efficiency Ratio	55.95%	58.44%	56.23%	57.87%
Net Chargeoffs/Recoveries to Average Loans	0.00%	0.00%	-0.01%	0.000%

	3 month ended Sep-2025 QTD Avg	3 month ended Sep-2024 QTD Avg	Sep-2025 YTD Avg	Sep-2024 YTD Avg
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Average Balances

(thousands, unaudited)

Average assets	\$449,454	\$466,891	\$444,644	\$472,470
Average interest-earning assets	\$423,017	\$442,078	\$418,872	\$447,855
Average interest-bearing liabilities	\$223,314	\$248,448	\$225,404	\$255,169
Average gross loans	\$210,494	\$192,243	\$208,374	\$187,406
Average deposits	\$375,657	\$344,433	\$367,519	\$335,191
Average equity	\$46,041	\$40,630	\$44,638	\$39,297

	Sep-2025 QTD	Dec-2024 YTD
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Credit Quality

Non-performing loans	\$827,155	\$1,228,165
Non-performing loans to total loans	0.39%	0.60%
Non-performing loans to total assets	0.17%	0.26%
Allowance for credit losses to total loans	2.20%	2.25%
Nonperforming assets as a percentage of total loans and OREO	0.39%	0.60%
Allowance for credit losses to non-performing loans	562.17%	376.48%

Other Period-end Statistics

Shareholders equity to total assets	9.65%	9.15%
Net Loans to Deposits	53.27%	57.36%
Non-interest bearing deposits to total deposits	47.99%	47.77%
Company Leverage Ratio	11.59%	10.40%
Core Deposits / Total Deposits	97.09%	97.31%