



Chino California,
January 16, 2026

For Immediate Release

CHINO COMMERCIAL BANCORP REPORTS RECORD EARNINGS

Chino, California, January 16, 2026 – 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 fourth quarter and year-ended December 31, 2025.

Net earnings for the fourth quarter of 2025 were \$1.41 million, reflecting an increase of \$15.5 thousand, or 1.11%, compared to the same period last year. Basic and diluted earnings per share were \$0.44 for the fourth quarter of 2025, up from \$0.43 for the same quarter in 2024. Net earnings year-to-date increased by 13.74% or by \$706 thousand, to \$5.84 million, as compared to \$5.14 million for the same period last year. Net earnings per share was \$1.82 for the period ending December 31, 2025, and \$1.60 for the same period last year.

Dann H. Bowman, President and Chief Executive Officer, stated, “2025 was a very good year for the Bank, with new records set for total assets, deposits, loans, revenue and consolidated net profit. In addition, credit quality remains strong, with the Bank having no delinquent loans at year-end.

During 2025 the Bank opened its fifth branch office in Corona, with initial business development efforts yielding strong results. At year-end the new branch had \$13.4 million in deposits and \$12.3 million in loans.

The Bank’s Merchant Services program continues to deliver reliable credit card processing services for its customers, with significant savings and improved cash-flow options.” In 2025 the Bank’s Merchant Services Program processed approximately \$60 million in payments.

Financial Condition

As of December 31, 2025, total assets reached \$494.2 million, representing an increase of \$27.5 million, or 5.9%, from \$466.7 million on December 31, 2024. Total deposits rose by \$21.3 million, or 6.1%, to \$370.2 million, up from \$348.9 million on December 31, 2024. Core deposits accounted for 97.0% of total deposits as of December 31, 2025.

Gross loans increased by \$15.3 million, or 7.5%, totaling \$220.6 million as of December 31, 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 December 31, 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 on either date.

Earnings

The Company reported net interest income of \$4.1 million for the three months ended December 31, 2025, compared to \$3.8 million for the same period in 2024. Average interest-earning assets were \$430.1 million, while average interest-bearing liabilities totaled \$225.6 million, resulting in a net interest margin of 3.81% for the fourth quarter of 2025. This compares favorably to the prior year's fourth-quarter margin of 3.44%, based on average interest-earning assets of \$433.4 million and average interest-bearing liabilities of \$234.0 million.

Non-interest income totaled \$945.4 thousand in the fourth quarter of 2025, an increase of 15.78% compared to \$816.5 thousand in the fourth quarter of 2024. Most of the increase was driven merchant services processing revenue totaling \$277.3 thousand for the quarter, up \$143.3 thousand, or 107%, from \$133.9 thousand in the fourth quarter of 2024.

General and administrative expenses totaled \$2.8 million for the three months ended December 31, 2025, compared to \$2.6 million for the same period in 2024. The largest component of these expenses was salary and benefits, which amounted to \$1.8 million in the fourth quarter of 2025, up from \$1.6 million in the prior year.

Income tax expense for the quarter was \$547.6 thousand, reflecting a decrease of \$7.2 thousand, or 1.3%, compared to \$554.8 thousand for the same period last year. The Company's effective income tax rate was approximately 28.0% for the period ending December 31, 2025, and 28.5 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 12/31/2025

	Dec-2025 Ending Balance	Dec-2024 Ending Balance
<u>Assets</u>		
Cash and due from banks	\$45,883,735	\$45,256,619
Cash and cash equivalents	\$45,883,735	\$45,256,619
Fed Funds Sold	\$10,433	\$31,029
Investment securities available for sale, net of zero allowance for credit losses	\$11,545,192	\$6,558,341
Investment securities held to maturity , net of zero allowance for credit losses	\$195,829,795	\$190,701,756
Total Investments	\$207,374,987	\$197,260,097
Gross loans held for investments	\$220,584,180	\$205,235,497
Deferred loan fees, net	(\$483,539)	(\$504,564)
Allowance for Loan Losses	(\$4,915,464)	(\$4,623,740)
Net Loans	\$215,185,177	\$200,107,193
Stock investments, restricted, at cost	\$3,662,000	\$3,576,000
Fixed assets, net	\$8,117,396	\$7,255,785
Accrued Interest Receivable	\$1,673,768	\$1,539,505
Bank Owned Life Insurance	\$8,728,882	\$8,482,043
Other Assets	\$3,527,089	\$3,170,159
Total Assets	\$494,163,469	\$466,678,432
<u>Liabilities</u>		
Deposits		
Noninterest-bearing	\$181,348,771	\$166,668,725
Interest-bearing	\$188,819,543	\$182,200,703
Total Deposits	\$370,168,314	\$348,869,428
Federal Home Loan Bank advances	\$0	\$0
Federal Reserve Bank borrowings	\$60,000,000	\$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	\$133,875	\$132,812
Other Liabilities	\$2,022,314	\$1,877,996
Total Liabilities	\$445,417,503	\$423,973,236
<u>Shareholder Equity</u>		
Common Stock **	\$10,502,558	\$10,502,558
Retained Earnings	\$39,905,329	\$34,059,943
Unrealized Gain (Loss) AFS Securities	(\$1,661,921)	(\$1,857,305)
Total Shareholders' Equity	\$48,745,966	\$42,705,196
Total Liab & Shareholders' Equity	\$494,163,469	\$466,678,432

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



Consolidated Statements of Net Income

As of 12/31/2025

	Dec-2025 QTD Balance	Dec-2024 QTD Balance	Dec-2025 YTD Balance	Dec-2024 YTD Balance
Interest Income				
Interest & Fees On Loans	\$3,557,778	\$3,359,803	\$13,848,800	\$11,924,729
Interest on Investment Securities	\$1,874,968	\$1,678,970	\$7,139,024	\$7,404,335
Other Interest Income	\$179,251	\$522,178	\$860,075	\$2,703,762
Total Interest Income	\$5,611,997	\$5,560,951	\$21,847,899	\$22,032,826
Interest Expense				
Interest on Deposits	\$1,180,938	\$1,159,323	\$4,933,384	\$4,415,006
Interest on Borrowings	\$315,701	\$645,757	\$1,348,337	\$3,901,895
Total Interest Expense	\$1,496,639	\$1,805,080	\$6,281,721	\$8,316,901
Net Interest Income	\$4,115,358	\$3,755,871	\$15,566,178	\$13,715,925
Provision For Loan Losses/(Recoveries)	\$261,915	\$3,186	\$282,335	(\$12,126)
Net Interest Income After Provision for Loan Losses	\$3,853,443	\$3,752,685	\$15,283,843	\$13,728,051
Noninterest Income				
Service Charges and Fees on Deposit Accounts	\$442,973	\$463,392	\$1,941,263	\$1,809,083
Interchange Fees	\$108,833	\$108,322	\$437,002	\$417,002
Earnings from Bank-Owned Life Insurance	\$65,090	\$60,395	\$246,839	\$234,869
Merchant Services Processing	\$277,302	\$133,953	\$802,744	\$544,675
Other Miscellaneous Income	\$51,220	\$50,483	\$276,330	\$199,493
Total Noninterest Income	\$945,418	\$816,545	\$3,704,178	\$3,205,122
Noninterest Expense				
Salaries and Employee Benefits	\$1,823,836	\$1,611,953	\$6,629,783	\$6,056,072
Occupancy and Equipment	\$229,830	\$177,419	\$854,534	\$692,705
Merchant Services Processing	\$96,959	\$76,239	\$329,878	\$298,294
Other Expenses	\$689,886	\$753,539	\$3,016,062	\$2,717,769
Total Noninterest Expense	\$2,840,511	\$2,619,150	\$10,830,257	\$9,764,840
Income Before Income Tax Expense	\$1,958,349	\$1,950,081	\$8,157,765	\$7,168,333
Provision For Income Tax	\$547,574	\$554,799	\$2,312,379	\$2,029,122
Net Income	\$1,410,775	\$1,395,282	\$5,845,386	\$5,139,211
Basic earnings per share	\$0.44	\$0.43	\$1.82	\$1.60
Diluted earnings per share	\$0.44	\$0.43	\$1.82	\$1.60



Financial Highlights

As of 12/31/2025

	Dec-2025 QTD	Dec-2024 QTD	Dec-2025 YTD	Dec-2024 YTD
Key Financial Ratios				
Annualized Return on Average Equity	11.70%	13.17%	12.89%	12.82%
Annualized Return on Average Assets	1.23%	1.21%	1.31%	1.09%
Net Interest Margin	3.81%	3.44%	3.70%	3.08%
Core Efficiency Ratio	56.13%	57.28%	56.20%	57.71%
Net Chargeoffs/Recoveries to Average Loans	-0.003%	-0.08%	-0.004%	-0.09%

	3 month ended Dec-2025 QTD Avg	3 month ended Dec-2024 QTD Avg	Dec-2025 YTD Avg	Dec-2024 YTD Avg
Average Balances (thousands, unaudited)				
Average assets	\$457,127	\$458,297	\$447,790	\$468,908
Average interest-earning assets	\$430,056	\$433,466	\$421,691	\$444,238
Average interest-bearing liabilities	\$225,586	\$234,044	\$225,450	\$249,859
Average gross loans	\$215,740	\$202,059	\$210,230	\$191,089
Average deposits	\$378,660	\$358,999	\$370,327	\$341,175
Average equity	\$47,958	\$42,040	\$45,475	\$39,986

	Dec-2025 QTD	Dec-2024 YTD
Credit Quality		
Non-performing loans	\$705,729	\$1,228,165
Non-performing loans to total loans	0.32%	0.60%
Non-performing loans to total assets	0.14%	0.26%
Allowance for credit losses to total loans	2.23%	2.25%
Nonperforming assets as a percentage of total loans and OREO	0.32%	0.60%
Allowance for credit losses to non-performing loans	695.15%	376.48%

Other Period-end Statistics

	Dec-2025 QTD	Dec-2024 YTD
Shareholders equity to total assets	9.86%	9.15%
Net Loans to Deposits	58.13%	57.36%
Non-interest bearing deposits to total deposits	48.99%	47.77%
Company Leverage Ratio	11.70%	10.40%
Core Deposits / Total Deposits	96.96%	97.31%