



To our Shareholders,

We are pleased to present Chino Commercial Bancorp's Annual Report for the year 2025. As you will read, this last year was a record-setting year for the Company, reflecting the strength of our relationship-based banking model and our continued commitment to disciplined growth.

For the year ended December 31, 2025, the Company achieved net income of \$5.84 million, or an increase of 13.74% over 2024. Earnings per share also increased to \$1.82 per common share, compared to \$1.60 in the prior year. These results were driven by steady loan and deposit growth, an improved net interest margin, and strong contributions from non-interest income. Total assets reached a record \$494.2 million, increasing 5.9% year-over-year. Deposits increased 6.1% to \$370.2 million, with core deposits representing 97% of total deposits. Gross loans grew 7.5% to \$220.6 million, reflecting continued demand across our markets.

We are particularly proud of the continued strength of our credit quality. At year-end, the Bank reported no delinquent loans, underscoring our disciplined underwriting standards and proactive risk management practices.

During the year, we expanded our footprint with the successful opening of our fifth branch in Corona. Early results have been encouraging, with the branch reaching \$13.4 million in deposits and \$12.3 million in loans by year-end. We also continued to grow the Bank's Merchant Services program, which processed approximately \$60 million in payments in 2025. This program enhances our value to clients by improving efficiency, strengthening cash flow, and deepening client relationships.

Our financial performance was further supported by an improved net interest margin of 3.81% in the fourth quarter, up from 3.44% in the prior year, as well as meaningful growth in non-interest income.

During 2025, the Bank was again recognized by Findley Reports on Financial Institutions, receiving its highest designation of 'Super Premier Performing Bank' based on the Bank's financial performance. The Bank also received BauerFinancial's highest 'Five-Star' rating.

Looking ahead, we remain focused on building upon our solid foundation through strategic and sustainable growth. We will continue to invest in technology and digital banking capabilities while preserving the personalized service that defines our organization. We also see meaningful opportunities to expand within our existing markets and selectively enter new ones, supported by disciplined underwriting and a strong capital position.

None of these achievements would be possible without the dedication of our employees. Their commitment to service excellence continues to differentiate the Bank and drive our success. We are equally grateful for the trust and support of our Board of Directors and our shareholders. We remain confident in our ability to continue delivering long-term value.

Sincerely,

A handwritten signature in black ink, appearing to read 'Dann H. Bowman', written over a white background.

Dann H. Bowman

President and Chief Executive Officer