



Chino California,
April 17, 2026

For Immediate Release

CHINO COMMERCIAL BANCORP REPORTS

24.7% INCREASE IN NET EARNINGS

Chino, California, April 17, 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 first quarter ended March 31, 2026.

Net earnings for the first quarter of 2026 were \$1.69 million, reflecting an increase of \$334 thousand, or 24.7%, compared to the same period last year. Basic and diluted earnings per share were \$0.52 for the first quarter of 2026, up from \$0.42 for the same quarter in 2025.

Dann H. Bowman, President and Chief Executive Officer, stated, “We are very encouraged by the first quarter’s performance with net earnings increasing 24% year over year and continued expansion in the Bank’s net interest margin these results reflect scalability of our business model and the effectiveness of the strategy to drive both loan and deposit growth. We are particularly pleased with the momentum in our new markets, including continued growth of the Corona branch which is already contributing meaningfully to both deposits and loans. Credit quality also remains strong, with the Bank having no loan delinquencies and no credit losses in the first quarter.

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

Financial Condition

As of March 31, 2026, total assets reached \$468.3 million, representing a decrease of \$25.8 million, or 5.2%, from \$494 million on December 31, 2025. Total deposits rose by \$12.5 million, or 3.4%, to \$382.6 million, up from \$370.2 million on December 31, 2025. Core deposits accounted for 96.1% of total deposits as of March 31, 2026.

Gross loans increased by \$14.3 million, or 6.5%, totaling \$234.9 million as of March 31, 2026, compared to \$215.2 million as of December 31, 2025. The Bank reported no delinquent loans, and three non-performing loans on nonaccrual status, as of March 31, 2026, and December 31, 2025. There were no Other Real Estate Owned (OREO) properties reported on either date.

Earnings

The Company reported net interest income of \$4.5 million for the three months ended March 31, 2026, compared to \$3.6 million for the same period in 2025. Average interest-earning assets were \$436.4 million, while average interest-bearing liabilities totaled \$237.8 million, resulting in a net interest margin of 4.15% for the first quarter of 2026. This compares favorably to the prior year’s first-quarter margin of 3.50%, based on average interest-earning assets of \$418.9 million and average interest-bearing liabilities of \$231.1 million.

Non-interest income totaled \$887.8 thousand in the first quarter of 2026, an increase of 3.77% compared to \$855.6 thousand in the first quarter of 2025. Most of the increase was driven by merchant services processing revenue totaling \$242 thousand for the quarter, up \$100.8 thousand, or 71.36%, from \$133.9 thousand in the same quarter last year.

General and administrative expenses totaled \$2.7 million for the three months ended March 31, 2026, compared to \$2.6 million for the same period in 2025. The largest component of these expenses was salary and benefits, which amounted to \$1.8 million in the first quarter of 2026, up from \$1.6 million in the prior year.

Income tax expense for the quarter was \$659.5 thousand, reflecting an increase of \$123.6 thousand, or 23%, compared to \$535.9 thousand for the same period last year. The Company's effective income tax rate was approximately 28.12% for the period ending March 31, 2026, and 28.0% 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.

Contact: Dann H. Bowman, President, or Nicole Ronquillo Assistant Controller - AVP, Chino Commercial Bancorp and Chino Commercial Bank, N.A., 14245 Pipeline Avenue, Chino, CA. 91710, (909) 393-8880.



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Consolidated Statements of Financial Condition

As of 3/31/2026

	Mar-2026 Ending Balance	Dec-2025 Ending Balance
Assets		
Cash and due from banks	\$10,945,603	\$45,883,735
Cash and cash equivalents	\$10,945,603	\$45,883,735
Fed Funds Sold	\$3,080	\$10,433
Investment securities available for sale, net of zero allowance for credit losses	\$13,653,526	\$11,545,192
Investment securities held to maturity, net of zero allowance for credit losses	\$188,839,937	\$195,829,795
Total Investments	\$202,493,463	\$207,374,987
Gross loans held for investments	\$234,908,991	\$220,584,180
Deferred loan fees, net	(\$519,389)	(\$483,539)
Allowance for Loan Losses	(\$5,194,551)	(\$4,915,464)
Net Loans	\$229,195,051	\$215,185,177
Stock investments, restricted, at cost	\$3,662,000	\$3,662,000
Fixed assets, net	\$8,071,233	\$8,117,396
Accrued Interest Receivable	\$1,693,335	\$1,673,768
Bank Owned Life Insurance	\$8,791,417	\$8,728,882
Other Assets	\$3,482,004	\$3,527,089
Total Assets	\$468,337,186	\$494,163,469
Liabilities		
Deposits		
Noninterest-bearing	\$178,110,869	\$181,348,771
Interest-bearing	\$204,551,147	\$188,819,543
Total Deposits	\$382,662,016	\$370,168,314
Federal Home Loan Bank advances	\$0	\$0
Federal Reserve Bank borrowings	\$20,000,000	\$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	\$251,240	\$133,875
Other Liabilities	\$2,029,311	\$2,022,314
Total Liabilities	\$418,035,567	\$445,417,503
Shareholder Equity		
Common Stock **	\$10,502,558	\$10,502,558
Retained Earnings	\$41,591,557	\$39,905,329
Unrealized Gain (Loss) AFS Securities	(\$1,792,495)	(\$1,661,921)
Total Shareholders' Equity	\$50,301,620	\$48,745,966
Total Liab & Shareholders' Equity	\$468,337,186	\$494,163,469

** Common stock, no par value, 10,000,000 shares authorized and 3,211,970 shares issued and outstanding at 3/31/2026 and 12/31/2025



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Consolidated Statements of Net Income

As of 3/31/2026

	Mar-2026 QTD Balance	Mar-2025 QTD Balance
Interest Income		
Interest & Fees On Loans	\$3,861,824	\$3,321,616
Interest on Investment Securities	\$1,919,517	\$1,702,790
Other Interest Income	\$179,765	\$256,326
Total Interest Income	\$5,961,106	\$5,280,732
Interest Expense		
Interest on Deposits	\$1,086,349	\$1,190,301
Interest on Borrowings	\$408,889	\$469,920
Total Interest Expense	\$1,495,238	\$1,660,221
Net Interest Income	\$4,465,868	\$3,620,511
Provision For Loan Losses	\$273,337	\$10,705
Net Interest Income After Provision for Loan Losses	\$4,192,531	\$3,609,806
Noninterest Income		
Service Charges and Fees on Deposit Accounts	\$421,232	\$506,358
Interchange Fees	\$110,251	\$106,469
Earnings from Bank-Owned Life Insurance	\$62,535	\$58,273
Merchant Services Processing	\$242,124	\$141,296
Other Miscellaneous Income	\$51,672	\$43,194
Total Noninterest Income	\$887,814	\$855,590
Noninterest Expense		
Salaries and Employee Benefits	\$1,794,286	\$1,588,471
Occupancy and Equipment	\$212,348	\$181,453
Merchant Services Processing	\$117,760	\$77,041
Other Expenses	\$610,207	\$730,263
Total Noninterest Expense	\$2,734,601	\$2,577,228
Income Before Income Tax Expense	\$2,345,743	\$1,888,171
Provision For Income Tax	\$659,515	\$535,895
Net Income	\$1,686,228	\$1,352,276
Basic earnings per share	\$0.52	\$0.42
Diluted earnings per share	\$0.52	\$0.42



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Financial Highlights

As of 3/31/2026

	Mar-2026 QTD	Mar-2025 QTD
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Key Financial Ratios

Annualized Return on Average Equity	13.76%	12.69%
Annualized Return on Average Assets	1.47%	1.23%
Net Interest Margin	4.15%	3.50%
Core Efficiency Ratio	51.08%	57.58%
Net Chargeoffs/Recoveries to Average Loans	0.00%	0.00%

	3 month ended Mar-2026 QTD Avg	3 month ended Mar-2025 QTD Avg
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Average Balances

(thousands, unaudited)

Average assets	\$464,947	\$444,235
Average interest-earning assets	\$436,458	\$418,980
Average interest-bearing liabilities	\$237,816	\$231,101
Average gross loans	\$227,169	\$207,980
Average deposits	\$372,516	\$357,417
Average equity	\$49,693	\$43,224

	Mar-2026 QTD	Dec-2025 YTD
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Credit Quality

Non-performing loans	\$1,193,590	\$707,106
Non-performing loans to total loans	0.51%	0.32%
Non-performing loans to total assets	0.25%	0.14%
Allowance for credit losses to total loans	2.21%	2.23%
Nonperforming assets as a percentage of total loans and OREO	0.51%	0.32%
Allowance for credit losses to non-performing loans	434.70%	695.15%

Other Period-end Statistics

Shareholders equity to total assets	10.74%	9.86%
Net Loans to Deposits	59.89%	58.13%
Non-interest bearing deposits to total deposits	46.55%	48.99%
Company Leverage Ratio	11.87%	11.70%
Core Deposits / Total Deposits	96.08%	96.96%