CHINO COMMERCIAL BANCORP

Chino California,
July 17, 2026

For Immediate Release

CHINO COMMERCIAL BANCORP REPORTS 18% INCREASE IN SECOND QUARTER EARNINGS

Chino, California, July 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 second quarter ended June 30, 2026.

Net earnings for the second quarter of 2026 were $1.82 million, reflecting an increase of $279 thousand, or an increase of 18%, compared to the same period last year. Basic and diluted earnings per share were $0.47 for the second quarter of 2026, up from $0.40 for the same quarter in 2025. Net earnings increased year-to-date by $613 thousand, or 21% to $3.51 million, as compared to $2.89 million for the same period last year. Net earnings per share year-to-date was $0.91 for the period ending June 30, 2026, as compared with $0.75 for the same period last year, also a 21% increase. Earnings per share for the current and prior year were adjusted for the 20 percent stock dividend, which was payable to shareholders of record as of June 18, 2026.

Dann H. Bowman, President and Chief Executive Officer, stated "We are very pleased with the Bank's performance year-to-date and during the second quarter of 2026, which set new records for total Assets, total Deposits, total Loans, Net Earnings, and total Capital. Loan quality also remains very strong, with the Bank having only two delinquent loans, and no additional loan loss provision during the second quarter".

"The Bank's Merchant Services Program continues to be one of the Company's fastest-growing business lines. For the quarter ending June 30, 2026, card processing sales volume increased by $5 million or 37% to $18 million, compared with $14 million for the same quarter last year. On a year-to-date basis through June 30, 2026, card processing sales volume increased by $10 million or 38% to $36 million, as compared to $26 million for the same period last year".

Financial Condition

As of June 30, 2026, total assets were $519 million, representing an increase of $25 million, or 5%, over $494 million on December 31, 2025. Total deposits rose by $21.4 million, or 5.8%, to $391.6 million, up from $370.2 million on December 31, 2025. Core deposits accounted for 96.1% of total deposits as of June 30, 2026.

Gross loans increased by $21.5 million, or 9.7%, totaling $242.1 million as of June 30, 2026, compared to $220.6 million as of December 31, 2025. At the end of the second quarter, the Bank reported only two delinquent loans totaling $303 thousand, and three nonaccrual loans totaling $1.2 million. As of June 30, 2026, the Bank had no Other Real Estate Owned (OREO) properties.

Earnings

The Company reported net interest income of $4.4 million for the three months ending June 30, 2026, compared to $3.8 million for the same period in 2025. Average interest-earning assets were $442.9 million, while average interest-bearing liabilities totaled $245.6 million, resulting in a net interest margin of 3.94% for the second quarter of 2026. This compares favorably with the prior year's second-quarter margin of 3.68%, based on average interest-earning assets of $414.6 million and average interest-bearing liabilities of $221.9 million.

Non-interest income totaled $929.0 thousand in the second quarter of 2026, a decrease of 2.69% compared to $1.01 million in the first quarter of 2025. Most of the decrease was driven by Service Charges and Fees and Deposit Accounts of $141.6 thousand to $385.6 thousand. The above decrease was partially offset by an increase in Merchant Servicing processing of $85.9 million to $264.7 million.

General and administrative expenses totaled $2.7 million for the three months ended June 30, 2026, compared to $2.7 million for the same period in 2025. The largest component of these expenses was salary and benefits, which amounted to $1.7 million in the second quarter of 2026 compared to $1.6 million for the same period last year. The Company's core efficiency ratio decreased to 52.04% for the second quarter of 2026 compared to 55.25% for the same period last year. Mr. Bowman stated, "We continue to monitor our costs in the current inflationary environment".

Income tax expense for the quarter was $712.6 thousand, reflecting an increase of $97.7 thousand, or 15.9%, compared to $614.9 thousand for the same period last year. The Company's effective income tax rate was approximately 28.14% for the period ending June 30, 2026, and 28.53% 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 6/30/2026

	Jun-2026 Ending Balance	Dec-2025 Ending Balance
Assets		
Cash and due from banks	$62,127,445	$45,883,735
Cash and cash equivalents	**$62,127,445**	**$45,883,735**
Fed Funds Sold	**$9,410**	**$10,433**
Investment securities available for sale, net of zero allowance for credit losses	$13,741,429	$11,545,192
Investment securities held to maturity , net of zero allowance for credit losses	$179,151,462	$195,829,795
Total Investments	**$192,892,891**	**$207,374,987**
Gross loans held for investments	$242,052,000	$220,584,180
Deferred loan fees, net	($498,309)	($483,539)
Allowance for Loan Losses	($5,199,505)	($4,915,464)
Net Loans	**$236,354,186**	**$215,185,177**
Stock investments, restricted, at cost	$3,812,300	$3,662,000
Fixed assets, net	$8,010,906	$8,117,396
Accrued Interest Receivable	$1,667,621	$1,673,768
Bank Owned Life Insurance	$8,856,965	$8,728,882
Other Assets	$5,569,155	$3,527,089
Total Assets	**$519,300,879**	**$494,163,469**
Liabilities		
Deposits		
Noninterest-bearing	$189,782,502	$181,348,771
Interest-bearing	$201,822,646	$188,819,543
Total Deposits	**$391,605,148**	**$370,168,314**
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	$203,509	$133,875
Other Liabilities	$2,062,580	$2,022,314
Total Liabilities	**$466,964,237**	**$445,417,503**
Shareholder Equity		
Common Stock **	$10,502,558	$10,502,558
Retained Earnings	$43,410,831	$39,905,329
Unrealized Gain (Loss) AFS Securities	($1,576,748)	($1,661,921)
Total Shareholders' Equity	**$52,336,641**	**$48,745,966**
Total Liab & Shareholders' Equity	**$519,300,879**	**$494,163,469**

** Common stock, no par value, 10,000,000 shares authorized and 3,854,364 shares issued and outstanding at 6/30/2026 and 12/31/2025

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Consolidated Statements of Net Income

As of 6/30/2026

	Jun-2026 QTD Balance	Jun-2025 QTD Balance	Jun-2026 YTD Balance	Jun-2025 YTD Balance
Interest Income				
Interest & Fees On Loans	$3,973,170	$3,373,949	$7,834,994	$6,695,566
Interest on Investment Securities	$1,837,689	$1,776,975	$3,757,206	$3,479,765
Other Interest Income	$142,504	$176,702	$322,269	$433,028
Total Interest Income	**$5,953,363**	**$5,327,626**	**$11,914,469**	**$10,608,359**
Interest Expense				
Interest on Deposits	$1,103,727	$1,255,426	$2,190,076	$2,445,727
Interest on Borrowings	$499,262	$273,228	$908,151	$743,147
Total Interest Expense	**$1,602,989**	**$1,528,654**	**$3,098,227**	**$3,188,874**
Net Interest Income	**$4,350,374**	**$3,798,972**	**$8,816,242**	**$7,419,485**
Provision For Loan Losses	**$0**	**($2,622)**	**$273,337**	**$8,082**
Net Interest Income After Provision for Loan Losses	**$4,350,374**	**$3,801,594**	**$8,542,905**	**$7,411,403**
Noninterest Income				
Service Charges and Fees on Deposit Accounts	$385,628	$527,202	$806,860	$1,033,560
Interchange Fees	$118,313	$110,482	$228,564	$216,951
Earnings from Bank-Owned Life Insurance	$65,547	$60,373	$128,082	$118,647
Merchant Services Processing	$264,685	$178,751	$506,808	$320,047
Other Miscellaneous Income	$94,830	$134,621	$146,502	$177,814
Total Noninterest Income	**$929,003**	**$1,011,429**	**$1,816,816**	**$1,867,019**
Noninterest Expense				
Salaries and Employee Benefits	$1,691,358	$1,632,294	$3,485,644	$3,220,764
Occupancy and Equipment	$222,258	$219,906	$434,606	$401,359
Merchant Services Processing	$129,020	$69,552	$246,780	$146,593
Other Expenses	$704,879	$736,190	$1,315,085	$1,466,453
Total Noninterest Expense	**$2,747,515**	**$2,657,942**	**$5,482,115**	**$5,235,169**
Income Before Income Tax Expense	**$2,531,862**	**$2,155,080**	**$4,877,605**	**$4,043,251**
Provision For Income Tax	**$712,588**	**$614,855**	**$1,372,103**	**$1,150,750**
Net Income	**$1,819,274**	**$1,540,225**	**$3,505,502**	**$2,892,501**
Basic earnings per share	$0.47	$0.40	$0.91	$0.75
Diluted earnings per share	$0.47	$0.40	$0.91	$0.75

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Financial Highlights

As of 6/30/2026

	Jun-2026 QTD	Jun-2025 QTD	Jun-2026 YTD	Jun-2025 YTD
Key Financial Ratios				
Annualized Return on Average Equity	14.24%	13.85%	14.00%	13.28%
Annualized Return on Average Assets	1.55%	1.40%	1.51%	1.32%
Net Interest Margin	3.94%	3.68%	4.04%	3.59%
Core Efficiency Ratio	52.04%	55.25%	51.56%	56.37%
Net Chargeoffs/Recoveries to Average Loans	0.00%	0.00%	-0.01%	0.00%

	3 month ended Jun-2026 QTD Avg	3 month ended Jun-2025 QTD Avg	Jun-2026 YTD Avg	Jun-2025 YTD Avg
Average Balances				
(thousands, unaudited)				
Average assets	$471,326	$440,184	$468,154	$442,199
Average interest-earning assets	$442,934	$414,576	$439,714	$416,766
Average interest-bearing liabilities	$245,555	$221,881	$241,707	$226,466
Average gross loans	$240,180	$206,619	$233,710	$207,296
Average deposits	$369,474	$369,282	$370,986	$363,382
Average equity	$51,257	$44,617	$50,479	$43,924

	Jun-2026 QTD	Dec-2025 YTD
Credit Quality		
Non-performing loans	$1,180,393	$707,106
Non-performing loans to total loans	0.49%	0.32%
Non-performing loans to total assets	0.23%	0.14%
Allowance for credit losses to total loans	2.15%	2.23%
Nonperforming assets as a percentage of total loans and OREO	0.49%	0.32%
Allowance for credit losses to non-performing loans	440.70%	695.15%
Other Period-end Statistics		
Shareholders equity to total assets	10.08%	9.86%
Net Loans to Deposits	60.36%	58.13%
Non-interest bearing deposits to total deposits	48.46%	48.99%
Company Leverage Ratio	12.09%	11.70%
Core Deposits / Total Deposits	96.10%	96.96%