



Chino, California,
October 16, 2026

For Immediate Release

CHINO COMMERCIAL BANCORP REPORTS 22% INCREASE IN THIRD QUARTER EARNINGS

Chino, California, October 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 third quarter ended September 30, 2026.

Net earnings for the third quarter of 2026 were \$1.88 million, reflecting an increase of \$338 thousand, or an increase of 22%, compared to the same period last year. Basic and diluted earnings per share were \$0.49 for the third quarter of 2026, up from \$0.40 for the same quarter in 2025. Net earnings increased year-to-date by \$951 thousand, or 21%, to \$5.39 million, as compared to \$4.43 million for the same period last year. Year-to-date basic and diluted earnings per share were \$1.40 for the period ending September 30, 2026, as compared with \$1.15 or a 22% increase over the same period last year. Earnings per share for the 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 pleased with the Bank’s performance year-to-date and during the third quarter of 2026, which set new records for total Assets, total Deposits, total Loans, Net Earnings, and Capital. In addition, Loan quality remains very strong, with the Bank having no delinquent loans at quarter-end.

Locally, we believe the economic engine of the Inland Empire is strong and diverse, and the Bank is well positioned to continue to help the small business customers in our market.”

Financial Condition

As of September 30, 2026, total assets were \$543 million, being an increase of \$49 million, or 10%, over \$494 million on December 31, 2025. Total deposits rose by \$43.2 million, or 11.7%, to \$413.4 million, up from \$370.2 million on December 31, 2025. Core deposits accounted for 97.5% of total deposits as of September 30, 2026.

Gross loans increased by \$32.6 million, or 14.8%, totaling \$253.2 million as of September 30, 2026, compared to \$220.6 million as of December 31, 2025. At the end of the third quarter, the Bank reported no delinquent loans and three nonaccrual loans totaling \$1.2 million. As of September 30, 2026, the Bank had no Other Real Estate Owned (OREO) properties.

Earnings

The Company reported net interest income of \$4.7 million for the three months ending September 30, 2026, compared to \$4.0 million for the same period in 2025, an increase of \$656.9 thousand. Average interest-earning assets were \$443.2 million, while average interest-bearing liabilities totaled \$234.4 million, resulting in a net interest margin of 4.20% for the third quarter of 2026. This compares favorably

with the prior year's third quarter margin of 3.78%, based on average interest-earning assets of \$423.0 million and average interest-bearing liabilities of \$223.3 million.

Non-interest income for the third quarter of 2026 was \$924.9 thousand, which was an increase of 3.72% compared to \$891.8 thousand for the same period last year. Much of the increase was from higher Merchant Service processing fees, which rose by \$91 thousand or 44% to \$297 thousand. These increases were partially offset by reductions in lower Service Charges and Fees of \$87 thousand or 19%, due to lower overdraft and other deposit account related charges.

The Bank's Merchant Services Program continues to be one of the Company's fastest-growing business lines. For the quarter ending September 30, 2026, card processing sales volume increased by \$7.1 million or 40% to \$24.9 million, compared with \$17.8 million for the same quarter last year. On a year-to-date basis through September 30, 2026, card processing sales volume increased by \$17.2 million or 39.1% to \$61.0 million, as compared to \$43.8 million for the same period last year.

General and administrative expenses totaled \$2.8 million for the three months ending September 30, 2026, compared to \$2.8 million for the same period in 2025. The largest part of these expenses was salary and benefits, which amounted to \$1.8 million in the third quarter of 2026 compared to \$1.6 million for the same period last year. The Company's core efficiency ratio decreased to 50.02% for the third quarter of 2026 compared to 55.95% for the same period last year.

Income tax expense for the quarter was \$726.3 thousand, reflecting an increase of \$112.2 thousand, or 18.3%, compared to \$614.1 thousand for the same period last year. The Company's effective income tax rate was approximately 27.86% for the period ending September 30, 2026, and 28.48% 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.

Chino Commercial Bank has five banking offices located in the Cities of - Chino, Ontario, Upland, Rancho Cucamonga, and Corona. Learn more at www.chinocommercialbank.com.

Contact: Dann H. Bowman, President and CEO, Chino Commercial Bancorp, and Chino Commercial Bank N.A., or Glenn Scabet CFO, at 14245 Pipeline Avenue, Chino, CA. 91710, (909) 393-8880.



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Consolidated Statements of Financial Condition

As of 9/30/2026

	Sep-2026 Ending Balance	Dec-2025 Ending Balance
<u>Assets</u>		
Cash and due from banks	\$82,950,415	\$45,883,735
Cash and cash equivalents	\$82,950,415	\$45,883,735
Fed Funds Sold	\$1,564	\$10,433
Investment securities available for sale, net of zero allowance for credit losses	\$12,606,376	\$11,545,192
Investment securities held to maturity , net of zero allowance for credit losses	\$173,149,394	\$195,829,795
Total Investments	\$185,755,770	\$207,374,987
Gross loans held for investments	\$253,184,716	\$220,584,180
Deferred loan fees, net	(\$630,701)	(\$483,539)
Allowance for Loan Losses	(\$5,417,581)	(\$4,915,464)
Net Loans	\$247,136,434	\$215,185,177
Stock investments, restricted, at cost	\$3,812,300	\$3,662,000
Fixed assets, net	\$7,967,447	\$8,117,396
Accrued Interest Receivable	\$1,740,175	\$1,673,768
Bank Owned Life Insurance	\$8,924,317	\$8,728,882
Other Assets	\$4,546,198	\$3,527,089
Total Assets	\$542,834,620	\$494,163,469
<u>Liabilities</u>		
Deposits		
Noninterest-bearing	\$201,716,539	\$181,348,771
Interest-bearing	\$211,685,761	\$188,819,543
Total Deposits	\$413,402,300	\$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	\$140,975	\$133,875
Other Liabilities	\$2,610,897	\$2,022,314
Total Liabilities	\$489,247,172	\$445,417,503
<u>Shareholder Equity</u>		
Common Stock **	\$10,502,558	\$10,502,558
Retained Earnings	\$45,288,484	\$39,905,329
Unrealized Gain (Loss) AFS Securities	(\$2,203,593)	(\$1,661,921)
Total Shareholders' Equity	\$53,587,449	\$48,745,966
Total Liab & Shareholders' Equity	\$542,834,620	\$494,163,469

** Common stock, no par value, 10,000,000 shares authorized and 3,854,364 shares issued and outstanding at 9/30/2026 and 12/31/20:



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Consolidated Statements of Net Income

As of 9/30/2026

	Sep-2026 QTD Balance	Sep-2025 QTD Balance	Sep-2026 YTD Balance	Sep-2025 YTD Balance
Interest Income				
Interest & Fees On Loans	\$4,305,165	\$3,595,456	\$12,140,159	\$10,291,022
Interest on Investment Securities	\$1,764,420	\$1,784,291	\$5,521,626	\$5,264,055
Other Interest Income	\$197,966	\$247,797	\$520,235	\$680,824
Total Interest Income	\$6,267,551	\$5,627,544	\$18,182,020	\$16,235,901
Interest Expense				
Interest on Deposits	\$1,210,242	\$1,306,719	\$3,400,318	\$3,752,445
Interest on Borrowings	\$369,112	\$289,488	\$1,277,263	\$1,032,636
Total Interest Expense	\$1,579,354	\$1,596,207	\$4,677,581	\$4,785,081
Net Interest Income	\$4,688,197	\$4,031,337	\$13,504,439	\$11,450,820
Provision For Loan Losses	\$198,955	\$12,338	\$472,292	\$20,420
Net Interest Income After Provision for Loan Losses	\$4,489,242	\$4,018,999	\$13,032,147	\$11,430,400
Noninterest Income				
Service Charges and Fees on Deposit Accounts	\$377,455	\$464,731	\$1,184,315	\$1,498,290
Interchange Fees	\$122,259	\$111,218	\$350,823	\$328,169
Earnings from Bank-Owned Life Insurance	\$67,352	\$63,103	\$195,435	\$181,749
Merchant Services Processing	\$297,376	\$205,396	\$804,184	\$525,442
Other Miscellaneous Income	\$60,430	\$47,295	\$206,933	\$225,110
Total Noninterest Income	\$924,872	\$891,743	\$2,741,690	\$2,758,760
Noninterest Expense				
Salaries and Employee Benefits	\$1,760,907	\$1,585,182	\$5,246,552	\$4,805,947
Occupancy and Equipment	\$212,816	\$223,345	\$647,422	\$624,704
Merchant Services Processing	\$119,987	\$86,326	\$366,767	\$232,919
Other Expenses	\$713,823	\$859,723	\$2,028,908	\$2,326,176
Total Noninterest Expense	\$2,807,533	\$2,754,576	\$8,289,649	\$7,989,746
Income Before Income Tax Expense	\$2,606,581	\$2,156,164	\$7,484,187	\$6,199,415
Provision For Income Tax	\$726,279	\$614,055	\$2,098,382	\$1,764,805
Net Income	\$1,880,302	\$1,542,109	\$5,385,805	\$4,434,610
Basic earnings per share	\$0.49	\$0.40	\$1.40	\$1.15
Diluted earnings per share	\$0.49	\$0.40	\$1.40	\$1.15



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Financial Highlights

As of 9/30/2026

	Sep-2026 QTD	Sep-2025 QTD	Sep-2026 YTD	Sep-2025 YTD
Key Financial Ratios				
Annualized Return on Average Equity	14.04%	13.29%	14.02%	13.28%
Annualized Return on Average Assets	1.58%	1.36%	1.53%	1.33%
Net Interest Margin	4.20%	3.78%	4.10%	3.65%
Core Efficiency Ratio	50.02%	55.95%	51.03%	56.23%
Net Chargeoffs/Recoveries to Average Loans	-0.01%	0.00%	-0.01%	0.00%

	3 month ended Sep-2026 QTD Avg	3 month ended Sep-2025 QTD Avg	Sep-2026 YTD Avg	Sep-2025 YTD Avg
Average Balances				
(thousands, unaudited)				
Average assets	\$473,157	\$449,454	\$469,840	\$444,644
Average interest-earning assets	\$443,168	\$423,017	\$440,878	\$418,872
Average interest-bearing liabilities	\$234,410	\$223,314	\$239,248	\$225,404
Average gross loans	\$248,358	\$210,494	\$238,646	\$208,374
Average deposits	\$390,780	\$375,657	\$377,657	\$367,519
Average equity	\$53,127	\$46,041	\$51,371	\$44,638

	Sep-2026 QTD	Dec-2025 YTD
Credit Quality		
Non-performing loans	\$1,175,838	\$707,106
Non-performing loans to total loans	0.46%	0.32%
Non-performing loans to total assets	0.22%	0.14%
Allowance for credit losses to total loans	2.14%	2.23%
Nonperforming assets as a percentage of total loans and OREO	0.46%	0.32%
Allowance for credit losses to non-performing loans	460.97%	695.15%

Other Period-end Statistics

Shareholders equity to total assets	9.87%	9.86%
Net Loans to Deposits	59.78%	58.13%
Non-interest bearing deposits to total deposits	48.79%	48.99%
Company Leverage Ratio	12.44%	11.70%
Core Deposits / Total Deposits	97.52%	96.96%