



Community Bancorp of Santa Maria

PRESS RELEASE

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Community Bancorp of Santa Maria Announces Third Quarter Earnings

Santa Maria, CA, October 14, 2025 - Janet Silveria, President and Chief Executive Officer of Community Bancorp of Santa Maria, the single bank holding company of Community Bank of Santa Maria, released its earnings report for the period ending September 30, 2025.

Net Loans increased 13%, from \$253.2 million at September 30, 2024 to \$286.3 million at September 30, 2025. Total Assets were \$414.0 million at September 30, 2025, and \$400.4 million as of September 30, 2024, an increase of 3.4%. Total Deposits increased 2.2% from \$359.7 million at September 30, 2024 to \$367.7 million at September 30, 2025. As of September 30, 2025, year-to-date unaudited Net Income was \$2.961 million (\$1.37 per share) versus \$2.351 million for the same period last year, representing an increase of 25.9%. Unaudited Net Income for the third quarter ending September 30, 2025 was \$1.095 million, which is an increase from the second quarter ending June 30, 2025 of \$1.055 million and the same quarter-ending last year September 30, 2024 of \$819,337.

Silveria expressed satisfaction with the ongoing strong financial performance of the company, saying "Our 13% year to date loan growth has been a key driver of our increased earnings. We're very pleased with the strong performance, which reflects the continued trust of our customers and community."

The book value per share was \$17.18, which is an increase from \$15.88 as of June 30, 2025. Due to strong historical earnings, and ongoing strength in the balance sheet, the company recently announced a stock repurchase program and a cash dividend of \$0.30 per share payable on July 8, 2025.

About Community Bancorp of Santa Maria

Community Bancorp of Santa Maria (OTCQX: CYSM) is the single bank holding company of Community Bank of Santa Maria, which opened for business on March 1, 2001, and has two full-service branch locations in Santa Maria, California. For more information, visit their website at www.yourcbsm.com.

Forward Looking Statements

This communication may contain forward-looking statements related to anticipated financial performance, future operating results, business prospects, new products, and similar matters. These statements are not historical facts and can be identified by the use of forward-looking terminology such as “believe,” “expect,” “may,” “will,” “should,” “project,” “could,” “plan,” “goal,” “potential,” “pro forma,” “seek,” “intend,” or “anticipate” or the negative thereof or comparable terminology, and include discussions of strategy, financial projections, guidance and estimates, statements regarding plans, objectives, expectations or consequences of announced transactions. Readers are cautioned not to place undue reliance on these statements.

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