



COMMUNITY BANCORP OF SANTA MARIA

P.O. Box 5307, Santa Maria, CA 93456 • (805) 922-2900

July 17, 2026

To Our Valued Shareholders,

We are pleased to share with you the financial highlights for the Second Quarter ending June 30, 2026.

	<u>June 30, 2026</u>	<u>June 30, 2025</u>	<u>Percentage Change</u>
Net Income	\$ 2,130,336	\$ 1,865,969	14.2%
Net Loans	\$292,461,000	\$282,768,000	3.4%
Total Deposits	\$349,038,000	\$365,512,000	-4.5%
Total Assets	\$396,747,000	\$417,805,000	-5.0%

We are happy to report a year-over-year increase in year-to-date unaudited Net Income of 14.2%. Earnings per share increased from \$0.86 per share at June 30, 2025 to \$1.02 at June 30, 2026. Book value per share increased from \$15.88 on June 30, 2025, to \$18.67 on June 30, 2026. Additionally, the Market Value of your CYSM shares increased from \$13.50 as of market close on June 30, 2025, to \$20.25 as of market close on June 30, 2026. This type of financial performance is a direct reflection of the Company's commitment to maintaining a fortress-type balance sheet.

As a result of the ongoing financial strength and stability of the Company, the Board of Directors recently announced the payment of an annual cash dividend of \$0.32 per share which was payable on July 8, 2026, to shareholders of record on June 30, 2026. This is a 6% increase over the 2025 annual cash dividend. Additionally, the Company announced the continuation of the Share Repurchase Plan, wherein the Company may buy back up to 21,080 shares of its common stock, or approximately 1% of its outstanding shares as of the announcement date.

Further, Community Bancorp and Community Bank of Santa Maria continue to receive accolades from various independent agencies. Last quarter we announced The Findley Reports recognized us as a 2025 "Super Premier Performing" bank, and we are celebrating another quarter with a "Five Star" rating from Bauer Financial. Additionally, Pacific Coast Business Times recognized us in their 2026 list of the 'Best Places to Work'. We are committed to continuing this trend of high performance for our shareholders, staff, and community.

Please enjoy our Shareholder Insert, 'Community Connections.' With the dedication of our shareholders, Community Bancorp of Santa Maria continues to make a meaningful impact that extends beyond providing financial products and services. Through our volunteer efforts and financial contributions, we help enhance the economic vitality and quality of life in the communities we serve. Thank you for being an essential part of these efforts.

In closing, we want to thank you for your continued support. We value you as a shareholder, and ask that you please refer your family, friends, and business associates to *your* bank for all their banking needs.

Sincerely,

Janet Silveria
President
Chief Executive Officer

	<u>ACTUAL</u> <u>06/30/26¹</u>	<u>Year-end</u> <u>Goal</u> <u>2026</u>
Return on Average Assets	1.06%	1.10%
Return on Average Equity	10.99%	11.00%

¹ Annualized