



partners bank of california

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Q1 2026 FINANCIALS

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2026

Partners Bank of California
Statements of Financial Condition

(unaudited, dollars in thousands)

| | March 31, | March 31, | Variance | |
|---|--------------------------|--------------------------|---------------------------|---------------------|
| | 2026 | 2025 | \$ | % |
| Assets: | | | | |
| Cash and cash equivalents | \$ 129,421 | \$ 64,596 | \$ 64,825 | 100.4% |
| Investment securities available for sale | 3,624 | 192,717 | (189,093) | -98.1% |
| Loans held for investment | 482,193 | 393,304 | 88,889 | 22.6% |
| Allowance for credit losses | <u>(10,200)</u> | <u>(8,250)</u> | <u>(1,950)</u> | <u>23.6%</u> |
| Loans, net | 471,993 | 385,054 | 86,939 | 22.6% |
| Other assets | <u>9,505</u> | <u>7,821</u> | <u>1,684</u> | <u>21.5%</u> |
| Total assets | <u>\$ 614,543</u> | <u>\$ 650,188</u> | <u>\$ (35,645)</u> | <u>-5.5%</u> |
| Liabilities: | | | | |
| Deposits | | | | |
| Noninterest-bearing deposits | \$ 159,844 | \$ 157,417 | \$ 2,427 | 1.5% |
| Savings, NOW and money market accounts | 242,332 | 343,584 | (101,252) | -29.5% |
| Certificates of deposit | <u>80,013</u> | <u>62,712</u> | <u>17,301</u> | <u>27.6%</u> |
| Total deposits | 482,189 | 563,713 | (81,524) | -14.5% |
| FHLB advances and other borrowings | 63,000 | 25,000 | 38,000 | 152.0% |
| Other liabilities | <u>2,866</u> | <u>3,017</u> | <u>(151)</u> | <u>-5.0%</u> |
| Total liabilities | 548,055 | 591,730 | (43,675) | -7.4% |
| Stockholders' Equity: | | | | |
| Common stock | 35,789 | 34,619 | 1,170 | 3.4% |
| Additional paid-in capital | 3,361 | 3,202 | 159 | 5.0% |
| Accumulated income | <u>27,376</u> | <u>20,656</u> | <u>6,720</u> | <u>32.5%</u> |
| | 66,526 | 58,477 | 8,049 | 13.8% |
| Accumulated other comprehensive loss | <u>(38)</u> | <u>(19)</u> | <u>(19)</u> | <u>100.0%</u> |
| Total stockholders' equity | <u>66,488</u> | <u>58,458</u> | <u>8,030</u> | <u>13.7%</u> |
| Total liabilities and stockholders' equity | <u>\$ 614,543</u> | <u>\$ 650,188</u> | <u>\$ (35,645)</u> | <u>-5.5%</u> |

Partners Bank of California
Statements of Income

(unaudited, dollars in thousands)

| | For the Three Months Ended | | Variance | |
|--|----------------------------|------------------------|----------------------|---------------------|
| | March 31, | March 31, | \$ | % |
| | 2026 | 2025 | | |
| Interest income | \$ 9,207 | \$ 8,180 | \$ 1,027 | 12.6% |
| Interest expense | <u>3,065</u> | <u>3,393</u> | <u>(328)</u> | <u>-9.7%</u> |
| Net interest income before provision for credit losses | 6,142 | 4,787 | 1,355 | 28.3% |
| Provision for credit losses | <u>323</u> | <u>215</u> | <u>108</u> | <u>50.2%</u> |
| Net interest income after provision for credit losses | 5,819 | 4,572 | 1,247 | 27.3% |
| Noninterest income | 126 | 119 | 7 | 5.9% |
| Noninterest expense | <u>3,120</u> | <u>2,853</u> | <u>267</u> | <u>9.4%</u> |
| Income before income tax provision | 2,825 | 1,838 | 987 | 53.7% |
| Income tax provision | <u>853</u> | <u>574</u> | <u>279</u> | <u>48.6%</u> |
| Net income | <u>\$ 1,972</u> | <u>\$ 1,264</u> | <u>\$ 708</u> | <u>56.0%</u> |



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