



partners bank of california

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Q2 2026 FINANCIALS

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2026

Partners Bank of California
Statements of Financial Condition

(unaudited, dollars in thousands)

	June 30, 2026	June 30, 2025	Variance	
			\$	%
Assets:				
Cash and cash equivalents	\$ 91,883	\$ 65,858	\$ 26,025	39.5%
Investment securities available for sale	3,340	183,300	(179,960)	-98.2%
Loans held for investment	505,820	418,983	86,837	20.7%
Allowance for credit losses	(10,400)	(8,820)	(1,580)	17.9%
Loans, net	495,420	410,163	85,257	20.8%
Other assets	11,510	9,568	1,942	20.3%
Total assets	\$ 602,153	\$ 668,889	\$ (66,736)	-10.0%
Liabilities:				
Deposits				
Noninterest-bearing deposits	\$ 158,020	\$ 158,709	\$ (689)	-0.4%
Savings, NOW and money market accounts	265,717	349,115	(83,398)	-23.9%
Certificates of deposit	85,254	69,961	15,293	21.9%
Total deposits	508,991	577,785	(68,794)	-11.9%
FHLB advances and other borrowings	21,000	28,000	(7,000)	-25.0%
Other liabilities	4,097	3,265	832	25.5%
Total liabilities	534,088	609,050	(74,962)	-12.3%
Stockholders' Equity:				
Common stock	36,542	34,619	1,923	5.6%
Additional paid-in capital	3,293	3,341	(48)	-1.4%
Accumulated income	28,287	21,888	6,399	29.2%
	68,122	59,848	8,274	13.8%
Accumulated other comprehensive loss	(57)	(9)	(48)	533.3%
Total stockholders' equity	68,065	59,839	8,226	13.7%
Total liabilities and stockholders' equity	\$ 602,153	\$ 668,889	\$ (66,736)	-10.0%

Partners Bank of California
Statements of Income

(unaudited, dollars in thousands)

	For the Six Months Ended		Variance	
	June 30, 2026	June 30, 2025	\$	%
Interest income	\$ 17,680	\$ 16,575	\$ 1,105	6.7%
Interest expense	5,655	6,785	(1,130)	-16.7%
Net interest income before provision for credit losses	12,025	9,790	2,235	22.8%
Provision for credit losses	403	780	(377)	-48.3%
Net interest income after provision for credit losses	11,622	9,010	2,612	29.0%
Noninterest income	246	233	13	5.6%
Noninterest expense	6,078	5,608	470	8.4%
Income before income tax provision	5,790	3,635	2,155	59.3%
Income tax provision	1,727	1,139	588	51.6%
Net income	\$ 4,063	\$ 2,496	\$ 1,567	62.8%



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