

# Southern California Bancorp

## Balance Sheets

(Unaudited)

	<u>Dec 31, 2020</u>	<u>Sept 30, 2020</u>	<u>Jun 30, 2020</u>	<u>Mar 31, 2020</u>	<u>Dec 31, 2019</u>
<b>ASSETS</b>					
Cash and due from banks	\$11,950,639	\$16,008,641	\$20,893,528	\$12,269,691	\$9,897,767
Fed funds & int-bearing balances	238,866,116	105,543,557	83,029,504	87,730,465	80,950,002
Total cash and cash equivalents	250,816,755	121,552,198	103,923,032	100,000,156	90,847,769
Debt securities (AFS)	24,702,467	24,767,969	26,855,698	19,834,420	16,343,747
FRB, FHLB and other equity stock	8,872,900	8,872,900	8,899,450	6,593,600	6,242,550
<i>Construction &amp; land development</i>	31,375,236	43,101,171	35,241,241	23,213,929	24,679,602
<i>1-4 Family Residential</i>	103,367,391	107,724,352	105,297,275	82,443,776	85,085,585
<i>Multifamily</i>	111,815,776	113,159,342	125,895,257	122,564,197	122,661,958
<i>Other commercial real estate</i>	404,856,966	403,795,137	403,110,978	315,264,381	318,691,858
<i>Commercial &amp; industrial</i>	577,608,374	689,687,091	675,270,756	134,525,771	122,969,242
<i>Other consumer</i>	4,857,563	6,010,280	5,935,683	5,182,707	2,566,670
Total loans	1,233,881,306	1,363,477,373	1,350,751,190	683,194,761	676,654,915
Allowance for loan losses	(10,255,005)	(10,295,855)	(8,300,176)	(5,674,212)	(5,363,361)
Total loans and leases, net	1,223,626,301	1,353,181,518	1,342,451,014	677,520,549	671,291,554
Premises, equipment, and ROU, net	15,051,487	13,257,434	13,125,130	8,981,735	9,474,709
Other real estate owned	0	0	0	0	0
Goodwill and core deposit intangible	21,599,001	21,479,639	22,297,992	18,339,391	18,434,491
Bank owned life insurance	17,990,765	17,883,455	17,774,774	11,180,222	11,113,559
Accrued interest and other assets	16,388,641	14,291,215	10,629,800	9,601,820	6,437,979
Total Assets	<u>\$1,579,048,316</u>	<u>\$1,575,286,328</u>	<u>\$1,545,956,890</u>	<u>\$852,051,893</u>	<u>\$830,186,358</u>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
<b>Deposits:</b>					
Noninterest-bearing demand	\$533,923,009	\$503,929,563	\$524,041,064	\$230,494,656	\$205,811,799
Interest bearing checking	83,566,875	96,527,122	89,429,765	61,903,709	54,180,961
Money market and savings	458,529,872	410,847,164	394,126,519	241,362,463	243,256,117
Time deposits	118,719,534	126,736,990	148,854,654	155,185,228	168,664,653
Total deposits	1,194,739,290	1,138,040,839	1,156,452,002	688,946,056	671,913,530
Other borrowings	199,648,070	297,357,238	251,086,895	34,649,168	35,015,405
Accrued interest and other liabilities	15,775,916	11,967,887	12,997,372	6,079,701	2,734,250
Total liabilities	1,410,163,276	1,447,365,964	1,420,536,269	729,674,925	709,663,185
<b>Shareholders' Equity:</b>					
Common stock and APIC	146,895,943	103,932,450	103,595,385	103,444,194	103,249,020
Retained earnings	21,693,933	23,691,383	21,456,064	18,882,781	16,971,445
Accum. other comprehensive income	295,164	296,531	369,172	49,993	302,708
Total shareholders' equity	168,885,040	127,920,364	125,420,621	122,376,968	120,523,173
Total Liabilities and Shareholders' Equity	<u>\$1,579,048,316</u>	<u>\$1,575,286,328</u>	<u>\$1,545,956,890</u>	<u>\$852,051,893</u>	<u>\$830,186,358</u>