

SHAREHOLDER RELATIONS

The stock of Bank On It, Inc. (parent company of Community Bank of San Joaquin) is listed on the Over-The-Counter Bulletin Board (OTCBB) exchange. If you are interested in buying or selling Bank On It, Inc. stock, please contact one of the market makers listed.

Stock Exchange:

Over-The-Counter Bulletin Board (OTCBB)

Ticker Symbol:

BKOT

Market Makers:

Hill Thompson Magid & Co., Inc.

Lisa Lee
(866) 291-6316

Hofer & Arnett, Inc.

Dave Bonaccorso
(800) 346-5544, ext. 723

Monroe Securities, Inc.

Russell F. Feltes
(312) 327-2535

Wedbush Morgan Securities, Inc.

Joey Warmenhoven
(800) 569-2138

Additional Information:

You may obtain information about the buy/sell activity of our stock through these web sites:

www.cbsjbank.com/shareholders
www.otcbb.com

Bank Contact:

Jane Butterfield
CEO, President
(209) 956-7000
jbutterfield@cbsjbank.com

QUARTERLY REPORT
SEPTEMBER 30, 2005

Bank On It, Inc.



CONSOLIDATED BALANCE SHEETS

(unaudited) as of September 30

	2005	2004
Assets		
Cash and due from banks	\$ 4,659,569	\$ 3,947,613
Federal funds sold & money market investments	<u>9,310,000</u>	<u>7,284,365</u>
Cash and cash equivalents	13,969,569	11,231,978
Certificates of deposit in other financial institutions	3,095,000	6,494,000
Investment securities	22,565,715	22,259,253
Loans, net of reserves for possible loan losses of \$ 1,623,400 and \$ 960,000	83,780,678	69,897,740
Accrued interest receivable	605,517	421,306
Bank premises and equipment, net	622,161	363,944
Other assets	<u>1,156,577</u>	<u>585,156</u>
Total Assets	<u><u>\$ 125,795,217</u></u>	<u><u>\$ 111,253,377</u></u>
Liabilities		
Demand deposits	\$ 24,027,127	\$ 17,384,936
Interest-bearing checking	11,334,121	9,624,208
Money market checking	22,034,026	23,640,925
Savings deposits	6,560,854	6,425,404
Time deposits	<u>48,875,970</u>	<u>41,282,280</u>
Total Deposits	112,832,098	98,357,753
Accrued interest payable	145	332
Other liabilities	<u>393,998</u>	<u>1,347,703</u>
Total Liabilities	<u><u>113,226,241</u></u>	<u><u>99,705,788</u></u>
Stockholders' Equity		
Common Stock	11,488,000	11,488,000
Unrealized (loss) on securities	(156,580)	(12,102)
Accumulated profit (deficit)	367,616	(547,706)
Current income	<u>869,940</u>	<u>619,397</u>
Total Stockholders' Equity	<u><u>12,568,976</u></u>	<u><u>11,547,589</u></u>
Total Liabilities & Stockholders' Equity	<u><u>\$125,795,217</u></u>	<u><u>\$111,253,377</u></u>

CONSOLIDATED STATEMENTS OF OPERATIONS

(unaudited) for nine months ended September 30

	2005	2004
Interest income		
Investment interest income	\$ 823,920	\$ 675,774
Loan interest income	<u>4,416,711</u>	<u>2,938,173</u>
Total interest income	5,240,631	3,613,947
Interest expense		
Interest expense on deposits	984,953	647,876
Interest expense on borrowings	<u>20,613</u>	<u>-</u>
Net interest expense	1,005,566	647,876
Net interest income	4,235,065	2,966,071
Provision for loan losses	<u>647,971</u>	<u>190,036</u>
Net interest income after provision for loan losses	3,587,094	2,776,035
Other income		
Fee income	228,011	171,380
Income from trust operations	219,978	171,611
Other income	135,056	2,656
Operating expenses		
Salaries and employee benefits	1,554,257	1,145,188
Occupancy	207,382	228,502
Other operating expenses	<u>993,685</u>	<u>739,895</u>
Total operating expenses	<u>2,755,324</u>	<u>2,113,585</u>
Net income before income tax	1,414,815	1,008,097
Income tax expense	<u>544,875</u>	<u>388,700</u>
Net Income	<u><u>\$ 869,940</u></u>	<u><u>\$ 619,397</u></u>
Net Income Per Share	\$ 0.76	\$ 0.54
Return on Average Assets	0.97%	0.81%
Return on Equity	9.50%	7.41%

BOARD OF DIRECTORS

Calvin Bright
Chairman, President
Bright Development

Jane Butterfield
Chief Executive Officer, President,
Chief Financial Officer
Bank On It, Inc.,
Community Bank of San Joaquin

Rudy G. Croce
Chairman
Bank On It, Inc.,
Community Bank of San Joaquin

Past President
Croce & Company Accountancy
Corporation

Al Davidson
Past Chairman and Consultant
Acme Truck Parts & Equipment,
Inc. and Specialty Truck Parts,
Inc. of San Jose

Barbara M. Dondero
Co-owner
R. & J. Dondero, Inc.

Javad Jamshidi, M.D.
President
Stockton MRI & Molecular
Imaging Medical Center, Inc.

Kathleen Lagorio Janssen
Vice Chair
Bank On It, Inc.,
Community Bank of San Joaquin
President

Ace Tomato Company and
Lagorio Communications Co.

James Lagorio
Co-owner, Farming Corporation
James A. Lagorio, Inc.

Donald Reynolds
Vice President
M & R Packing

Robert Wheeler
Plant Manager
General Mills, Lodi Plant

BANK EXECUTIVE OFFICERS

Jane Butterfield
President
Chief Executive Officer
Chief Financial Officer

John Baughn
Executive Vice President
Manager of Information Systems

Marti Denk
Executive Vice President
Chief Operating Officer

Robert Daneke
Executive Vice President
Chief Lending Officer

Douglas B. Wied
Executive Vice President
Trust and Investment Officer