American Riviera Bancorp and Subsidiaries
Balance Sheets (unaudited)
(dollars in thousands)

	September 30, 2025	September 30, 2024	One Year $ Change	One Year % Change
Assets				
Cash & Due From Banks	$ 128,753	$ 40,549	$ 88,204	218%
Available-for-sale securities	164,459	188,173	(23,714)	-13%
Held-to-maturity securities, net	41,411	41,377	34	0%
Loans	1,041,839	976,257	65,582	7%
Allowance For Credit Losses	(12,689)	(11,694)	(995)	9%
Net Loans	1,029,150	964,563	64,587	7%
Premise & Equipment	7,494	8,477	(983)	-12%
Operating Lease Right-of-Use Asset	5,885	5,153	732	14%
Bank Owned Life Insurance	12,489	12,027	462	4%
Stock in Other Banks	6,786	6,786	-	-
Goodwill and Other Intangibles	4,883	4,939	(56)	-1%
Other Assets	21,142	22,716	(1,574)	-7%
Total Assets	$ 1,422,452	$ 1,294,758	$ 127,694	10%
Liabilities & Shareholders' Equity				
Non-interest-bearing Demand Deposits	$ 482,343	$ 466,537	$ 15,806	3%
Interest-bearing Demand Deposits	180,930	116,624	64,306	55%
Other Interest-bearing Deposits	597,454	549,601	47,853	9%
Total Deposits	1,260,727	1,132,762	127,965	11%
Borrowed Funds	26,500	36,500	(10,000)	-27%
Allowance for credit losses on off-balance sheet exposures	1,215	649	566	87%
Other Liabilities	11,956	12,723	(767)	-6%
Total Liabilities	1,300,398	1,182,634	117,764	10%
Common Stock	68,493	67,841	652	1%
Retained Earnings	68,276	60,901	7,375	12%
Other Capital	(14,715)	(16,617)	1,902	11%
Total Shareholders' Equity	122,054	112,125	9,929	9%
Total Liabilities & Shareholders' Equity	$ 1,422,452	$ 1,294,758	$ 127,694	10%

American Riviera Bancorp and Subsidiaries
Balance Sheets (unaudited)
(dollars in thousands)

	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024
Assets					
Cash & Due From Banks	**$ 128,753**	$ 28,111	$ 30,525	$ 20,948	$ 40,549
Available-for-sale securities	**164,459**	162,089	175,787	178,082	188,173
Held-to-maturity securities	**41,411**	41,392	41,410	41,393	41,377
Loans	**1,041,839**	1,020,261	994,788	989,941	976,257
Allowance for Credit Losses	**(12,689)**	(12,496)	(11,859)	(11,572)	(11,694)
Net Loans	**1,029,150**	1,007,765	982,928	978,369	964,563
Premise & Equipment	**7,494**	7,773	7,943	8,221	8,477
Operating Lease Right-of-Use Asset	**5,885**	6,184	4,528	4,841	5,153
Bank Owned Life Insurance	**12,489**	12,370	12,254	12,131	12,027
Stock in Other Banks	**6,786**	6,786	6,786	6,786	6,786
Goodwill and Other Intangibles	**4,883**	4,889	4,898	4,911	4,939
Other Assets	**21,142**	23,086	21,725	23,629	22,716
Total Assets	**$ 1,422,452**	$ 1,300,445	$ 1,288,784	$ 1,279,312	$ 1,294,758
Liabilities & Shareholders' Equity					
Non-interest-bearing Demand Deposits	**$ 482,343**	$ 447,534	$ 445,533	$ 431,031	$ 466,537
Interest-bearing Demand Deposits	**180,930**	134,538	116,425	116,995	116,624
Other Interest-bearing Deposits	**597,454**	549,404	572,936	565,312	549,601
Total Deposits	**1,260,727**	1,131,476	1,134,894	1,113,338	1,132,762
Borrowed Funds	**26,500**	38,500	26,500	41,500	36,500
Allowance for credit losses on off-balance sheet exposures	**1,215**	993	1,126	1,052	649
Other Liabilities	**11,956**	11,865	11,158	12,039	12,723
Total Liabilities	**1,300,398**	1,182,834	1,173,678	1,167,929	1,182,634
Common Stock	**68,493**	67,914	67,914	68,041	67,841
Retained Earnings	**68,276**	67,645	65,334	63,012	60,901
Other Capital	**(14,715)**	(17,948)	(18,142)	(19,670)	(16,617)
Total Shareholders' Equity	**122,054**	117,611	115,106	111,383	112,125
Total Liabilities & Shareholders' Equity	**$ 1,422,452**	$ 1,300,445	$ 1,288,784	$ 1,279,312	$ 1,294,758

American Riviera Bancorp and Subsidiaries
Average Balance Sheets (unaudited)
(dollars in thousands)

	3Q 2025 Average	2Q 2025 Average	1Q 2025 Average	4Q 2024 Average	3Q 2024 Average
Assets					
Cash & Due From Banks	**$ 70,822**	$ 21,159	$ 28,207	$ 49,181	$ 36,917
Available-for-sale securities	**162,709**	166,833	176,964	183,256	188,006
Held-to-maturity securities	**41,397**	41,414	41,400	41,383	41,367
Loans	**1,031,749**	1,007,429	988,262	980,848	965,895
Allowance for Credit Losses	**(12,626)**	(12,010)	(11,575)	(11,692)	(11,694)
Net Loans	**1,019,123**	995,419	976,687	969,156	954,201
Premise & Equipment	**7,666**	7,910	8,118	8,384	8,612
Operating Lease Right-of-Use Asset	**6,057**	4,636	4,676	4,945	5,013
Bank Owned Life Insurance	**12,448**	12,330	12,183	12,072	11,975
Stock in Other Banks	**6,786**	6,786	6,786	6,786	6,786
Goodwill and Other Intangibles	**4,887**	4,894	4,904	4,925	4,947
Other Assets	**21,981**	20,943	21,893	22,926	23,289
Total Assets	**$ 1,353,876**	$ 1,282,324	$ 1,281,818	$ 1,303,014	$ 1,281,113
Liabilities & Shareholders' Equity					
Non-interest-bearing Demand Deposits	**$ 465,622**	$ 433,652	$ 435,938	$ 452,802	$ 441,631
Interest-bearing Demand Deposits	**150,042**	120,062	113,411	113,218	114,737
Other Interest-bearing Deposits	**579,637**	554,088	568,440	584,053	547,344
Total Deposits	**1,195,301**	1,107,802	1,117,789	1,150,073	1,103,712
Borrowed Funds	**26,674**	47,231	37,389	27,772	55,181
Allowance for credit losses on off-balance sheet exposures	**1,085**	1,092	1,053	654	649
Other Liabilities	**12,052**	10,208	12,364	13,125	13,535
Total Liabilities	**1,235,112**	1,166,333	1,168,595	1,191,624	1,173,077
Common Stock	**68,413**	68,092	68,076	68,057	67,676
Retained Earnings	**67,886**	66,288	64,320	61,775	59,846
Other Capital	**(17,535)**	(18,389)	(19,173)	(18,442)	(19,486)
Total Shareholders' Equity	**118,764**	115,991	113,223	111,390	108,036
Total Liabilities & Shareholders' Equity	**$ 1,353,876**	$ 1,282,324	$ 1,281,818	$ 1,303,014	$ 1,281,113

American Riviera Bancorp and Subsidiaries
Statement of Income (unaudited)
(dollars in thousands, except per share data)

	Quarter Ended			Nine Months Ended		
	September 30, 2025	September 30, 2024	Change	September 30, 2025	September 30, 2024	Change
Interest Income						
Interest and Fees on Loans	$ 14,789	$ 13,395	10%	$ 42,655	$ 39,110	9%
Interest on Securities	1,340	1,577	-15%	4,268	4,884	-13%
Interest on Due From Banks	621	305	104%	865	748	16%
Total Interest Income	16,750	15,277	10%	47,788	44,742	7%
Interest Expense						
Interest Expense on Deposits	4,315	4,225	2%	12,002	10,565	14%
Interest Expense on Borrowings	257	624	-59%	1,117	3,532	-68%
Total Interest Expense	4,572	4,849	-6%	13,119	14,097	-7%
Net Interest Income	12,178	10,428	17%	34,669	30,645	13%
Provision for Credit Losses	194	-	-	1,115	111	905%
Provision for Off-Balance Sheet Credit Exposures	221	-	-	162	-	-
Net Interest Income After Provision	11,763	10,428	13%	33,392	30,534	9%
Non-Interest Income						
Service Charges, Commissions and Fees	631	606	4%	1,818	1,857	-2%
Other Non-Interest Income	289	272	6%	803	1,438	-44%
Total Non-Interest Income	920	878	5%	2,621	3,295	-20%
Non-Interest Expense						
Salaries and Employee Benefits	5,467	4,965	10%	16,115	15,292	5%
Occupancy and Equipment	922	978	-6%	2,788	2,744	2%
Other Non-Interest Expense	2,240	2,429	-8%	6,349	6,496	-2%
Total Non-Interest Expense	8,629	8,372	3%	25,252	24,532	3%
Net Income Before Provision for Taxes	4,054	2,934	38%	10,761	9,297	16%
Provision for Taxes	1,125	845	33%	2,865	2,572	11%
Net Income	$ 2,929	$ 2,089	40%	$ 7,896	$ 6,725	17%
Shares Outstanding	5,708,960	5,833,825	-2%	5,708,960	5,833,825	-2%
Earnings Per Share - Basic	$ 0.51	$ 0.36	42%	$ 1.38	$ 1.15	20%
Return on Average Assets	0.85%	0.65%	31%	0.81%	0.70%	16%
Return on Average Equity	9.75%	7.73%	26%	9.13%	8.64%	6%
Net Interest Margin	3.66%	3.33%	10%	3.64%	3.29%	11%

American Riviera Bancorp and Subsidiaries
Five Quarter Statements of Income (unaudited)
(dollars in thousands, except per share data)

	Three Months Ended				
	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024
Interest Income					
Interest and Fees on Loans	**$ 14,789**	$ 14,168	$ 13,698	$ 13,426	$ 13,395
Interest on Securities	**1,340**	1,439	1,489	1,518	1,577
Interest on Due From Banks	**621**	82	162	445	305
Total Interest Income	**16,750**	15,689	15,349	15,389	15,277
Interest Expense					
Interest Expense on Deposits	**4,315**	3,822	3,865	4,555	4,225
Interest Expense on Borrowings	**257**	487	373	258	624
Total Interest Expense	**4,572**	4,309	4,238	4,813	4,849
Net Interest Income	**12,178**	11,380	11,111	10,576	10,428
Provision for Credit Losses	**194**	634	287	(121)	-
Provision for Off-Balance Sheet Credit Exposures	**221**	(133)	74	403	-
Net Interest Income After Provision	**11,763**	10,879	10,750	10,294	10,428
Non-Interest Income					
Service Charges, Commissions and Fees	**631**	639	548	530	606
Other Non-Interest Income	**289**	247	267	299	272
Total Non-Interest Income	**920**	886	815	828	878
Non-Interest Expense					
Salaries and Employee Benefits	**5,467**	5,250	5,398	4,705	4,965
Occupancy and Equipment	**922**	929	937	981	978
Other Non-Interest Expense	**2,240**	2,072	2,037	2,432	2,429
Total Non-Interest Expense	**8,629**	8,251	8,372	8,118	8,372
Net Income Before Provision for Taxes	**4,054**	3,514	3,193	3,004	2,935
Provision for Taxes	**1,125**	870	870	986	845
Net Income	**$ 2,929**	$ 2,644	$ 2,323	$ 2,018	$ 2,089
Shares Outstanding	**5,708,960**	5,810,042	5,833,247	5,815,818	5,833,825
Earnings Per Share - Basic	**$ 0.51**	$ 0.46	$ 0.40	$ 0.35	$ 0.36
Net Income pre-tax, pre-provision (Non-GAAP)	***$ 4,469***	*$ 4,015*	*$ 3,554*	*$ 3,286*	*$ 2,935*

	At or for the Three Months Ended				
	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024
Income and performance ratios:					
Net Income	**$ 2,929**	$ 2,644	$ 2,323	$ 2,018	$ 2,089
Earnings per share - basic	**0.51**	0.46	0.40	0.35	0.36
Return on average assets	**0.85%**	0.83%	0.74%	0.62%	0.65%
Return on average equity	**9.75%**	9.14%	8.39%	7.27%	7.73%
Loan yield	**5.69%**	5.64%	5.62%	5.45%	5.52%
Cost of funds	**1.48%**	1.50%	1.49%	1.63%	1.66%
Cost of deposits	**1.45%**	1.39%	1.39%	1.58%	1.52%
Net interest margin	**3.66%**	3.65%	3.61%	3.32%	3.33%
Efficiency ratio [(b)]	**65.89%**	67.26%	70.20%	71.18%	74.06%
Balance Sheet ratios:					
Loan-to-deposit ratio	**82.64%**	90.17%	87.65%	88.92%	86.18%
Non-interest-bearing deposits / total deposits	**38.26%**	39.55%	39.26%	38.72%	41.19%
Demand deposits / total deposits	**52.61%**	51.44%	49.52%	49.22%	51.48%
Asset quality:					
Allowance for credit losses	**$ 12,689**	$ 12,496	$ 11,859	$ 11,572	$ 11,694
Nonperforming assets	**9,803**	8,442	4,799	6,098	521
Allowance for credit losses / total loans and leases	**1.22%**	1.22%	1.19%	1.17%	1.20%
Net charge-offs / average loans and leases (annualized)	**0.00%**	0.00%	0.00%	0.00%	0.00%
Texas ratio [(a)]	**9.38%**	8.42%	4.87%	5.47%	0.54%
Capital ratios for American Riviera Bank [(c)] :					
Tier 1 risk-based capital	**12.56%**	13.39%	13.34%	13.21%	12.93%
Total risk-based capital	**13.77%**	14.59%	14.51%	14.36%	14.05%
Tier 1 leverage ratio	**10.69%**	11.78%	11.55%	11.17%	11.15%
Capital ratios for American Riviera Bancorp [(c)] :					
Tier 1 risk-based capital	**11.49%**	11.61%	11.61%	11.49%	11.24%
Total risk-based capital	**14.03%**	14.19%	14.17%	14.05%	13.80%
Tier 1 leverage ratio	**9.78%**	10.16%	9.89%	9.72%	9.70%
Tangible common equity ratio	**8.27%**	8.70%	8.58%	8.35%	8.31%
Equity and share related:					
Common equity	**$ 122,054**	$ 117,611	$ 115,106	$ 111,383	$ 112,125
Book value per share	**21.38**	20.24	19.73	19.15	19.22
Tangible book value per share	**20.52**	19.40	18.89	18.31	18.37
Tangible book value per share, excluding AOCI [(d)]	**23.10**	22.49	22.00	21.69	21.22
Stock closing price per share	**21.99**	19.27	19.16	20.00	19.40
Number of shares issued and outstanding	**5,708.96**	5,810.04	5,833.25	5,815.82	5,833.83

Notes:

(a) Sum of Nonperforming Assets and Other Real Estate Owned, divided by the sum of Total Shareholder Equity and Total Allowance for Credit Losses less Preferred Stock and Intangible Assets.

(b) Annualized Operating Expense excluding Provision for Credit Losses minus Annualized Extraordinary Expense, divided by Annualized Interest Income including Loan Fees minus Annualized Interest Expense plus Annualized Non-Interest Income minus Annualized Extraordinary Income, expressed as a percentage.

(c) Current period capital ratios are preliminary.

(d) Accumulated Other Comprehensive Income (AOCI) is comprised of the tax adjusted unrealized loss on securities and is presented as Other Capital on the Balance Sheet.