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

	June 30, 2026	June 30, 2025	One Year $ Change	One Year % Change
Assets				
Cash & Due From Banks	$ 27,964	$ 28,111	$ (147)	-1%
Available-for-sale securities	164,117	162,089	2,028	1%
Held-to-maturity securities, net	41,469	41,392	77	0%
Loans	1,153,669	1,020,261	133,408	13%
Allowance For Credit Losses	(13,733)	(12,496)	(1,237)	10%
Net Loans	1,139,936	1,007,765	132,171	13%
Premise & Equipment	9,972	7,773	2,199	28%
Operating Lease Right-of-Use Asset	4,973	6,184	(1,211)	-20%
Bank Owned Life Insurance	14,329	12,370	1,959	16%
Stock in Other Banks	7,243	6,786	457	-
Goodwill and Other Intangibles	4,872	4,889	(17)	0%
Other Assets	28,037	23,086	4,951	21%
Total Assets	$ 1,442,912	$ 1,300,445	$ 142,467	11%
Liabilities & Shareholders' Equity				
Non-interest-bearing Demand Deposits	$ 479,267	$ 447,534	$ 31,733	7%
Interest-bearing Demand Deposits	158,852	134,538	24,314	18%
Other Interest-bearing Deposits	588,826	549,404	39,422	7%
Total Deposits	1,226,945	1,131,476	95,469	8%
Borrowed Funds	68,650	38,500	30,150	78%
Allowance for credit losses on off-balance sheet exposures	974	993	(19)	-2%
Other Liabilities	11,528	11,865	(337)	-3%
Total Liabilities	1,308,097	1,182,834	125,263	11%
Common Stock	67,203	67,914	(711)	-1%
Retained Earnings	81,617	67,645	13,972	21%
Other Capital	(14,005)	(17,948)	3,943	22%
Total Shareholders' Equity	134,815	117,611	17,204	15%
Total Liabilities & Shareholders' Equity	$ 1,442,912	$ 1,300,445	$ 142,467	11%

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

	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Assets					
Cash & Due From Banks	**$ 27,964**	$ 66,678	$ 21,395	$ 128,753	$ 28,111
Available-for-sale securities	**164,117**	164,958	169,793	164,459	162,089
Held-to-maturity securities	**41,469**	41,450	41,430	41,411	41,392
Loans	**1,153,669**	1,099,436	1,081,696	1,041,839	1,020,261
Allowance for Credit Losses	**(13,733)**	(12,712)	(12,689)	(12,689)	(12,496)
Net Loans	**1,139,936**	1,086,724	1,069,007	1,029,150	1,007,765
Premise & Equipment	**9,972**	7,108	7,255	7,494	7,773
Operating Lease Right-of-Use Asset	**4,973**	5,280	5,584	5,885	6,184
Bank Owned Life Insurance	**14,329**	14,193	14,051	12,489	12,370
Stock in Other Banks	**7,243**	6,786	6,786	6,786	6,786
Goodwill and Other Intangibles	**4,872**	4,873	4,871	4,883	4,889
Other Assets	**28,037**	25,201	27,117	21,142	23,086
Total Assets	**$ 1,442,912**	$ 1,423,251	$ 1,367,289	$ 1,422,452	$ 1,300,445
Liabilities & Shareholders' Equity					
Non-interest-bearing Demand Deposits	**$ 479,267**	$ 464,816	$ 451,721	$ 482,343	$ 447,534
Interest-bearing Demand Deposits	**158,852**	191,756	168,399	180,930	134,538
Other Interest-bearing Deposits	**588,826**	598,427	579,902	597,454	549,404
Total Deposits	**1,226,945**	1,254,999	1,200,022	1,260,727	1,131,476
Borrowed Funds	**68,650**	26,150	26,500	26,500	38,500
Allowance for credit losses on off-balance sheet exposures	**974**	974	974	1,215	993
Other Liabilities	**11,528**	9,822	12,123	11,956	11,865
Total Liabilities	**1,308,097**	1,291,945	1,239,619	1,300,398	1,182,834
Common Stock	**67,203**	66,858	67,263	68,493	67,914
Retained Earnings	**81,617**	78,309	74,330	68,276	67,645
Other Capital	**(14,005)**	(13,861)	(13,923)	(14,715)	(17,948)
Total Shareholders' Equity	**134,815**	131,306	127,670	122,054	117,611
Total Liabilities & Shareholders' Equity	**$ 1,442,912**	$ 1,423,251	$ 1,367,289	$ 1,422,452	$ 1,300,445

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

	2Q 2026 Average	1Q 2026 Average	4Q 2025 Average	3Q 2025 Average	2Q 2025 Average
Assets					
Cash & Due From Banks	**$ 21,423**	$ 26,222	$ 109,112	$ 70,822	$ 21,159
Available-for-sale securities	**164,624**	168,770	166,373	162,709	166,833
Held-to-maturity securities	**41,455**	41,436	41,416	41,397	41,414
Loans	**1,121,809**	1,089,710	1,055,371	1,031,749	1,007,429
Allowance for Credit Losses	**(12,790)**	(12,690)	(12,689)	(12,626)	(12,010)
Net Loans	**1,109,019**	1,077,020	1,042,682	1,019,123	995,419
Premise & Equipment	**7,154**	7,212	7,392	7,666	7,910
Operating Lease Right-of-Use Asset	**5,162**	5,467	5,762	6,057	4,636
Bank Owned Life Insurance	**14,282**	14,141	13,762	12,448	12,330
Stock in Other Banks	**7,168**	6,786	6,786	6,786	6,786
Goodwill and Other Intangibles	**4,876**	4,870	4,877	4,887	4,894
Other Assets	**25,207**	25,267	21,352	21,981	20,943
Total Assets	**$ 1,400,370**	$ 1,377,191	$ 1,419,514	$ 1,353,876	$ 1,282,324
Liabilities & Shareholders' Equity					
Non-interest-bearing Demand Deposits	**$ 452,972**	$ 452,958	$ 476,473	$ 465,622	$ 433,652
Interest-bearing Demand Deposits	**158,369**	156,074	156,271	150,042	120,062
Other Interest-bearing Deposits	**586,709**	585,890	621,162	579,637	554,088
Total Deposits	**1,198,050**	1,194,922	1,253,906	1,195,301	1,107,802
Borrowed Funds	**56,876**	39,039	26,589	26,674	47,231
Allowance for credit losses on off-balance sheet exposures	**974**	974	1,212	1,085	1,092
Other Liabilities	**10,747**	11,857	13,149	12,052	10,208
Total Liabilities	**1,266,647**	1,246,792	1,294,856	1,235,112	1,166,333
Common Stock	**67,064**	67,159	68,695	68,413	68,092
Retained Earnings	**80,476**	76,468	70,292	67,886	66,288
Other Capital	**(13,817)**	(13,228)	(14,329)	(17,535)	(18,389)
Total Shareholders' Equity	**133,723**	130,399	124,658	118,764	115,991
Total Liabilities & Shareholders' Equity	**$ 1,400,370**	$ 1,377,191	$ 1,419,514	$ 1,353,876	$ 1,282,324

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

	Quarter Ended			Six Months Ended		
	June 30, 2026	June 30, 2025	Change	June 30, 2026	June 30, 2025	Change
Interest Income						
Interest and Fees on Loans	$ 16,345	$ 14,168	15%	$ 31,839	$ 27,866	14%
Interest on Securities	1,394	1,439	-3%	2,794	2,928	-5%
Interest on Due From Banks	68	82	-17%	180	244	-26%
Total Interest Income	17,807	15,689	13%	34,813	31,038	12%
Interest Expense						
Interest Expense on Deposits	3,719	3,822	-3%	7,303	7,687	-5%
Interest Expense on Borrowings	540	487	11%	914	860	6%
Total Interest Expense	4,259	4,309	-1%	8,217	8,547	-4%
Net Interest Income	13,548	11,380	19%	26,596	22,491	18%
Provision for Credit Losses	1,020	634	61%	1,043	921	13%
Provision for Off-Balance Sheet Credit Exposures	-	(133)	-100%	-	(59)	-100%
Net Interest Income After Provision	12,528	10,879	15%	25,553	21,629	18%
Non-Interest Income						
Service Charges, Commissions and Fees	795	639	24%	1,425	1,187	20%
Other Non-Interest Income	292	247	18%	863	514	68%
Total Non-Interest Income	1,087	886	23%	2,288	1,701	35%
Non-Interest Expense						
Salaries and Employee Benefits	5,670	5,250	8%	11,477	10,648	8%
Occupancy and Equipment	914	929	-2%	1,844	1,866	-1%
Other Non-Interest Expense	2,653	2,072	28%	4,978	4,109	21%
Total Non-Interest Expense	9,237	8,251	12%	18,299	16,623	10%
Net Income Before Provision for Taxes	4,378	3,514	25%	9,542	6,707	42%
Provision for Taxes	1,070	870	23%	2,279	1,740	31%
Net Income	$ 3,308	$ 2,644	25%	$ 7,263	$ 4,967	46%
Shares Outstanding	5,759,969	5,810,042	-1%	5,759,969	5,810,042	-1%
Earnings Per Share - Basic	$ 0.57	$ 0.46	24%	$ 1.26	$ 0.86	47%
Return on Average Assets	0.95%	0.83%	14%	1.05%	0.78%	35%
Return on Average Equity	9.92%	9.14%	9%	11.09%	8.74%	27%
Net Interest Margin	4.01%	3.65%	10%	3.99%	3.63%	10%

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

	Three Months Ended				
	June, 30 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Interest Income					
Interest and Fees on Loans	**$ 16,345**	$ 15,494	$ 15,437	$ 14,789	$ 14,168
Interest on Securities	**1,394**	1,400	1,378	1,340	1,439
Interest on Due From Banks	**68**	112	962	621	82
Total Interest Income	**17,807**	17,006	17,777	16,750	15,689
Interest Expense					
Interest Expense on Deposits	**3,719**	3,584	4,282	4,315	3,822
Interest Expense on Borrowings	**540**	374	254	257	487
Total Interest Expense	**4,259**	3,958	4,536	4,572	4,309
Net Interest Income	**13,548**	13,048	13,241	12,178	11,380
Provision for Credit Losses	**1,020**	23	-	194	634
Provision for Off-Balance Sheet Credit Exposures	**-**	-	(240)	221	(133)
Net Interest Income After Provision	**12,528**	13,025	13,481	11,763	10,879
Non-Interest Income					
Service Charges, Commissions and Fees	**795**	630	609	631	639
Other Non-Interest Income	**292**	571	284	289	247
Total Non-Interest Income	**1,087**	1,201	893	920	886
Non-Interest Expense					
Salaries and Employee Benefits	**5,670**	5,807	5,744	5,467	5,250
Occupancy and Equipment	**914**	930	917	922	929
Other Non-Interest Expense	**2,653**	2,325	2,393	2,240	2,072
Total Non-Interest Expense	**9,237**	9,062	9,054	8,629	8,251
Net Income Before Provision for Taxes	**4,378**	5,164	5,320	4,054	3,514
Provision for Taxes	**1,070**	1,209	772	1,125	870
Net Income	**$ 3,308**	$ 3,955	$ 4,548	$ 2,929	$ 2,644
Shares Outstanding	**5,759,969**	5,750,168	5,713,022	5,708,960	5,810,042
Earnings Per Share - Basic	**$ 0.57**	$ 0.69	$ 0.80	$ 0.51	$ 0.46
Net Income pre-tax, pre-provision (Non-GAAP)	***$ 5,398***	*$ 5,187*	*$ 5,080*	*$ 4,469*	*$ 4,015*

American Riviera Bancorp and Subsidiaries
Selected Financial Highlights (unaudited)
(dollars in thousands, except per share data)

	At or for the Three Months Ended				
	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Income and performance ratios:					
Net Income	**$ 3,308**	$ 3,955	$ 4,549	$ 2,929	$ 2,644
Earnings per share - basic	**0.57**	0.69	0.80	0.51	0.46
Return on average assets	**0.95%**	1.16%	1.27%	0.85%	0.83%
Return on average equity	**9.92%**	12.30%	14.48%	9.75%	9.14%
Return on tangible common equity	**10.29%**	12.77%	15.06%	10.22%	9.54%
Loan yield	**5.84%**	5.77%	5.80%	5.69%	5.64%
Cost of funds	**1.36%**	1.30%	1.41%	1.48%	1.50%
Cost of deposits	**1.24%**	1.22%	1.29%	1.45%	1.39%
Net interest margin	**4.01%**	3.97%	3.81%	3.66%	3.65%
Efficiency ratio [(b)]	**63.12%**	63.60%	64.05%	65.89%	67.26%
Balance Sheet ratios:					
Loan-to-deposit ratio	**94.03%**	87.60%	90.14%	82.64%	90.17%
Non-interest-bearing deposits / total deposits	**39.06%**	37.04%	37.64%	38.26%	39.55%
Demand deposits / total deposits	**52.01%**	52.32%	51.68%	52.61%	51.44%
Asset quality:					
Allowance for credit losses	**$ 13,733**	$ 12,712	$ 12,689	$ 12,689	$ 12,496
Nonperforming assets	**7,888**	8,013	8,116	9,803	8,442
Allowance for credit losses / total loans and leases	**1.19%**	1.16%	1.17%	1.22%	1.22%
Net charge-offs / average loans and leases (annualized)	**0.00%**	0.00%	0.00%	0.00%	0.00%
Texas ratio [(a)]	**6.78%**	7.04%	7.37%	9.38%	8.42%
Capital ratios for American Riviera Bank [(c)] :					
Tier 1 risk-based capital	**12.40%**	12.69%	12.54%	12.56%	13.39%
Total risk-based capital	**13.56%**	13.82%	13.68%	13.77%	14.59%
Tier 1 leverage ratio	**11.25%**	11.16%	10.55%	10.69%	11.78%
Capital ratios for American Riviera Bancorp [(c)] :					
Tier 1 risk-based capital	**11.36%**	11.63%	11.48%	11.49%	11.61%
Total risk-based capital	**13.72%**	14.02%	13.93%	14.03%	14.19%
Tier 1 leverage ratio	**10.32%**	10.22%	9.66%	9.78%	10.16%
Tangible common equity ratio	**9.04%**	8.91%	9.01%	8.27%	8.70%
Equity and share related:					
Common equity	**$ 134,815**	$ 131,306	$ 127,670	$ 122,054	$ 117,611
Book value per share	**23.41**	22.84	22.35	21.38	20.24
Tangible book value per share	**22.56**	21.99	21.49	20.52	19.40
Tangible book value per share, excluding AOCI [(d)]	**24.99**	24.40	23.93	23.10	22.49
Stock closing price per share	**25.60**	23.60	23.90	21.99	19.27
Number of shares issued and outstanding	**5,759.97**	5,750.17	5,713.02	5,708.96	5,810.04

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.