

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

	September 30, 2026	September 30, 2025	One Year \$ Change	One Year % Change
Assets				
Cash & Due From Banks	\$ 34,867	\$ 128,753	\$ (93,886)	-73%
Available-for-sale securities	158,045	164,459	(6,414)	-4%
Held-to-maturity securities, net	41,489	41,411	78	0%
Loans	1,183,819	1,041,839	141,980	14%
Allowance For Credit Losses	(14,348)	(12,689)	(1,659)	13%
Net Loans	<u>1,169,471</u>	<u>1,029,150</u>	<u>140,321</u>	<u>14%</u>
Premise & Equipment	9,780	7,494	2,286	31%
Operating Lease Right-of-Use Asset	4,663	5,885	(1,222)	-21%
Bank Owned Life Insurance	14,474	12,489	1,985	16%
Stock in Other Banks	7,243	6,786	457	7%
Goodwill and Other Intangibles	4,887	4,883	4	0%
Other Assets	30,003	21,142	8,861	42%
Total Assets	<u>\$ 1,474,922</u>	<u>\$ 1,422,452</u>	<u>\$ 52,470</u>	<u>4%</u>
Liabilities & Shareholders' Equity				
Non-interest-bearing Demand Deposits	\$ 486,542	\$ 482,343	\$ 4,199	1%
Interest-bearing Demand Deposits	171,756	180,930	(9,174)	-5%
Other Interest-bearing Deposits	604,927	597,454	7,473	1%
Total Deposits	<u>1,263,225</u>	<u>1,260,727</u>	<u>2,498</u>	<u>0%</u>
Borrowed Funds	60,650	26,500	34,150	129%
Allowance for credit losses on off-balance sheet exposures	776	1,215	(439)	-36%
Other Liabilities	12,777	11,956	821	7%
Total Liabilities	<u>1,337,428</u>	<u>1,300,398</u>	<u>37,030</u>	<u>3%</u>
Common Stock	67,552	68,493	(941)	-1%
Retained Earnings	85,936	68,276	17,660	26%
Other Capital	(15,994)	(14,715)	(1,279)	-9%
Total Shareholders' Equity	<u>137,494</u>	<u>122,054</u>	<u>15,440</u>	<u>13%</u>
Total Liabilities & Shareholders' Equity	<u>\$ 1,474,922</u>	<u>\$ 1,422,452</u>	<u>\$ 52,470</u>	<u>4%</u>

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

	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Assets					
Cash & Due From Banks	\$ 34,867	\$ 27,964	\$ 66,678	\$ 21,395	\$ 128,753
Available-for-sale securities	158,045	164,117	164,958	169,793	164,459
Held-to-maturity securities	41,489	41,469	41,450	41,430	41,411
Loans	1,183,819	1,153,669	1,099,436	1,081,696	1,041,839
Allowance for Credit Losses	(14,348)	(13,733)	(12,712)	(12,689)	(12,689)
Net Loans	1,169,471	1,139,936	1,086,724	1,069,007	1,029,150
Premise & Equipment	9,780	9,972	7,108	7,255	7,494
Operating Lease Right-of-Use Asset	4,663	4,973	5,280	5,584	5,885
Bank Owned Life Insurance	14,474	14,329	14,193	14,051	12,489
Stock in Other Banks	7,243	7,243	6,786	6,786	6,786
Goodwill and Other Intangibles	4,887	4,872	4,873	4,871	4,883
Other Assets	30,003	28,037	25,201	27,117	21,142
Total Assets	\$ 1,474,922	\$ 1,442,912	\$ 1,423,251	\$ 1,367,289	\$ 1,422,452
Liabilities & Shareholders' Equity					
Non-interest-bearing Demand Deposits	\$ 486,542	\$ 479,267	\$ 464,816	\$ 451,721	\$ 482,343
Interest-bearing Demand Deposits	171,756	158,852	191,756	168,399	180,930
Other Interest-bearing Deposits	604,927	588,826	598,427	579,902	597,454
Total Deposits	1,263,225	1,226,945	1,254,999	1,200,022	1,260,727
Borrowed Funds	60,650	68,650	26,150	26,500	26,500
Allowance for credit losses on off-balance sheet exposures	776	974	974	974	1,215
Other Liabilities	12,777	11,528	9,822	12,123	11,956
Total Liabilities	1,337,428	1,308,097	1,291,945	1,239,619	1,300,398
Common Stock	67,552	67,203	66,858	67,263	68,493
Retained Earnings	85,936	81,617	78,309	74,330	68,276
Other Capital	(15,994)	(14,005)	(13,861)	(13,923)	(14,715)
Total Shareholders' Equity	137,494	134,815	131,306	127,670	122,054
Total Liabilities & Shareholders' Equity	\$ 1,474,922	\$ 1,442,912	\$ 1,423,251	\$ 1,367,289	\$ 1,422,452

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

	3Q 2026 Average	2Q 2026 Average	1Q 2026 Average	4Q 2025 Average	3Q 2025 Average
Assets					
Cash & Due From Banks	\$ 26,844	\$ 21,423	\$ 26,222	\$ 109,112	\$ 70,822
Available-for-sale securities	162,810	164,624	168,770	166,373	162,709
Held-to-maturity securities	41,475	41,455	41,436	41,416	41,397
Loans	1,173,527	1,121,809	1,089,710	1,055,371	1,031,749
Allowance for Credit Losses	(13,874)	(12,790)	(12,690)	(12,689)	(12,626)
Net Loans	1,159,653	1,109,019	1,077,020	1,042,682	1,019,123
Premise & Equipment	9,902	7,154	7,212	7,392	7,666
Operating Lease Right-of-Use Asset	4,861	5,162	5,467	5,762	6,057
Bank Owned Life Insurance	14,424	14,282	14,141	13,762	12,448
Stock in Other Banks	7,243	7,168	6,786	6,786	6,786
Goodwill and Other Intangibles	4,870	4,876	4,870	4,877	4,887
Other Assets	28,052	25,207	25,267	21,352	21,981
Total Assets	\$ 1,460,134	\$ 1,400,370	\$ 1,377,191	\$ 1,419,514	\$ 1,353,876
Liabilities & Shareholders' Equity					
Non-interest-bearing Demand Deposits	\$ 474,956	\$ 452,972	\$ 452,958	\$ 476,473	\$ 465,622
Interest-bearing Demand Deposits	158,359	158,369	156,074	156,271	150,042
Other Interest-bearing Deposits	600,189	586,709	585,890	621,162	579,637
Total Deposits	1,233,504	1,198,050	1,194,922	1,253,906	1,195,301
Borrowed Funds	75,677	56,876	39,039	26,589	26,674
Allowance for credit losses on off-balance sheet exposures	981	974	974	1,212	1,085
Other Liabilities	12,644	10,747	11,857	13,149	12,052
Total Liabilities	1,322,806	1,266,647	1,246,792	1,294,856	1,235,112
Common Stock	67,405	67,064	67,159	68,695	68,413
Retained Earnings	84,185	80,476	76,468	70,292	67,886
Other Capital	(14,262)	(13,817)	(13,228)	(14,329)	(17,535)
Total Shareholders' Equity	137,328	133,723	130,399	124,658	118,764
Total Liabilities & Shareholders' Equity	\$ 1,460,134	\$ 1,400,370	\$ 1,377,191	\$ 1,419,514	\$ 1,353,876

American Riviera Bancorp and Subsidiaries

Statement of Income (unaudited)

(dollars in thousands, except per share data)

	Quarter Ended			Nine Months Ended		
	September 30, 2026	September 30, 2025	Change	September 30, 2026	September 30, 2025	Change
Interest Income						
Interest and Fees on Loans	\$ 17,834	\$ 14,789	21%	\$ 49,673	\$ 42,655	16%
Interest on Securities	1,347	1,340	1%	4,141	4,268	-3%
Interest on Due From Banks	128	621	-79%	308	865	-64%
Total Interest Income	<u>19,309</u>	<u>16,750</u>	<u>15%</u>	<u>54,122</u>	<u>47,788</u>	<u>13%</u>
Interest Expense						
Interest Expense on Deposits	3,945	4,315	-9%	11,248	12,002	-6%
Interest Expense on Borrowings	734	257	186%	1,648	1,117	48%
Total Interest Expense	<u>4,679</u>	<u>4,572</u>	<u>2%</u>	<u>12,896</u>	<u>13,119</u>	<u>-2%</u>
Net Interest Income	<u>14,630</u>	<u>12,178</u>	<u>20%</u>	<u>41,226</u>	<u>34,669</u>	<u>19%</u>
Provision for Credit Losses	616	194	218%	1,659	1,115	49%
Provision for Off-Balance Sheet Credit Exposures	(198)	221	-190%	(198)	162	-222%
Net Interest Income After Provision	<u>14,212</u>	<u>11,763</u>	<u>21%</u>	<u>39,765</u>	<u>33,392</u>	<u>19%</u>
Non-Interest Income						
Service Charges, Commissions and Fees	768	631	22%	2,193	1,818	21%
Other Non-Interest Income	440	289	52%	1,303	803	62%
Total Non-Interest Income	<u>1,208</u>	<u>920</u>	<u>31%</u>	<u>3,496</u>	<u>2,621</u>	<u>33%</u>
Non-Interest Expense						
Salaries and Employee Benefits	6,075	5,467	11%	17,552	16,115	9%
Occupancy and Equipment	998	922	8%	2,842	2,788	2%
Other Non-Interest Expense	2,501	2,240	12%	7,479	6,349	18%
Total Non-Interest Expense	<u>9,574</u>	<u>8,629</u>	<u>11%</u>	<u>27,873</u>	<u>25,252</u>	<u>10%</u>
Net Income Before Provision for Taxes	5,846	4,054	44%	15,388	10,761	43%
Provision for Taxes	1,528	1,125	36%	3,807	2,865	33%
Net Income	<u>\$ 4,318</u>	<u>\$ 2,929</u>	<u>47%</u>	<u>\$ 11,581</u>	<u>\$ 7,896</u>	<u>47%</u>
Shares Outstanding	5,759,589	5,708,960	1%	5,759,589	5,708,960	1%
Earnings Per Share - Basic	\$ 0.75	\$ 0.51	47%	\$ 2.01	\$ 1.38	46%
Return on Average Assets	1.17%	0.85%	38%	1.10%	0.81%	36%
Return on Average Equity	12.47%	9.75%	28%	11.57%	9.13%	27%
Net Interest Margin	4.11%	3.66%	12%	4.03%	3.64%	11%

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

	Three Months Ended				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Interest Income					
Interest and Fees on Loans	\$ 17,834	\$ 16,345	\$ 15,494	\$ 15,437	\$ 14,789
Interest on Securities	1,347	1,394	1,400	1,378	1,340
Interest on Due From Banks	128	68	112	962	621
Total Interest Income	19,309	17,807	17,006	17,777	16,750
Interest Expense					
Interest Expense on Deposits	3,945	3,719	3,584	4,282	4,315
Interest Expense on Borrowings	734	540	374	254	257
Total Interest Expense	4,679	4,259	3,958	4,536	4,572
Net Interest Income	14,630	13,548	13,048	13,241	12,178
Provision for Credit Losses	616	1,020	23	-	194
Provision for Off-Balance Sheet Credit Exposures	(198)	-	-	(240)	221
Net Interest Income After Provision	14,212	12,528	13,025	13,481	11,763
Non-Interest Income					
Service Charges, Commissions and Fees	768	795	630	609	631
Other Non-Interest Income	440	292	571	284	289
Total Non-Interest Income	1,208	1,087	1,201	893	920
Non-Interest Expense					
Salaries and Employee Benefits	6,075	5,670	5,807	5,744	5,467
Occupancy and Equipment	998	914	930	917	922
Other Non-Interest Expense	2,501	2,653	2,325	2,393	2,240
Total Non-Interest Expense	9,574	9,237	9,062	9,054	8,629
Net Income Before Provision for Taxes	5,846	4,378	5,164	5,320	4,054
Provision for Taxes	1,528	1,070	1,209	772	1,125
Net Income	\$ 4,318	\$ 3,308	\$ 3,955	\$ 4,548	\$ 2,929
Shares Outstanding	5,759,589	5,759,969	5,750,168	5,713,022	5,708,960
Earnings Per Share - Basic	\$ 0.75	\$ 0.57	\$ 0.69	\$ 0.80	\$ 0.51
Net Income pre-tax, pre-provision (Non-GAAP)	\$ 6,264	\$ 5,398	\$ 5,187	\$ 5,080	\$ 4,469

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

	At or for the Three Months Ended				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Income and performance ratios:					
Net Income	\$ 4,318	\$ 3,308	\$ 3,955	\$ 4,549	\$ 2,929
Earnings per share - basic	0.75	0.57	0.69	0.80	0.51
Return on average assets	1.17%	0.95%	1.16%	1.27%	0.85%
Return on average equity	12.47%	9.92%	12.30%	14.48%	9.75%
Return on average tangible common equity	12.92%	10.29%	12.77%	15.06%	10.22%
Loan yield	6.03%	5.84%	5.77%	5.80%	5.69%
Cost of funds	1.42%	1.36%	1.30%	1.41%	1.48%
Cost of deposits	1.27%	1.24%	1.22%	1.29%	1.45%
Net interest margin	4.11%	4.01%	3.97%	3.81%	3.66%
Efficiency ratio ^(b)	60.45%	63.12%	63.60%	64.05%	65.89%
Balance Sheet ratios:					
Loan-to-deposit ratio	93.71%	94.03%	87.60%	90.14%	82.64%
Non-interest-bearing deposits / total deposits	38.52%	39.06%	37.04%	37.64%	38.26%
Demand deposits / total deposits	52.11%	52.01%	52.32%	51.68%	52.61%
Asset quality:					
Allowance for credit losses	\$ 14,348	\$ 13,733	\$ 12,712	\$ 12,689	\$ 12,689
Nonperforming assets	4,196	7,888	8,013	8,116	9,803
Allowance for credit losses / total loans and leases	1.21%	1.19%	1.16%	1.17%	1.22%
Net charge-offs / average loans and leases (annualized)	0.00%	0.00%	0.00%	0.00%	0.00%
Texas ratio ^(a)	3.55%	6.78%	7.04%	7.37%	9.38%
Capital ratios ^(c) :					
Community bank leverage ratio (Bank)	11.13%	11.25%	11.16%	10.55%	10.69%
Tangible common equity ratio (Company)	9.02%	9.04%	8.91%	9.01%	8.27%
Equity and share related:					
Common equity	\$ 137,494	\$ 134,815	\$ 131,306	\$ 127,670	\$ 122,054
Book value per share	23.87	23.41	22.84	22.35	21.38
Tangible book value per share	23.02	22.56	21.99	21.49	20.52
Tangible book value per share, excluding AOCI ^(d)	25.80	24.99	24.40	23.93	23.10
Stock closing price per share	28.65	25.60	23.60	23.90	21.99
Number of shares issued and outstanding	5,759.59	5,759.97	5,750.17	5,713.02	5,708.96

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.