NASDAQ: RVSB - $5.25 – SEPTEMBER 3, 2026

# FACT SHEET

## FISCAL Q1 2027 HIGHLIGHTS

| $1.7 Million | $0.08 | $5.86 | 0.59% |
|---|---|---|---|
| Net Income | Diluted Earnings per Common Share | Tangible Book Value per Share (non GAAP) | NPAs to Total Assets |

| | | | |
|---|---|---|---|
| **Net Interest Income and Net Interest Margin** | • $11.4 million net interest income for the quarter compared to $9.8 million in Fiscal Q1 2026<br>• Net interest margin at 3.34% for the quarter compared to 2.78% in Fiscal Q1 2026 | **Credit Quality** | • Non-performing assets at 0.59% of total assets and 0.80% of total loans in Fiscal Q1 2027<br>• No provision booked for the quarter and recoveries of $88,000 |
| **Non-Interest Income and Non-Interest Expense** | • Non-interest income of $3.6 million for the quarter, compared to $3.4 million in Fiscal Q1 2026<br>• Non-interest expense of $12.9 million for the quarter compared to $11.7 million in Fiscal Q1 2026 | **Shareholder Returns and Stock Activity** | • On July 21, 2026, the Company paid a cash dividend of $0.02 per share<br>• $4.0 million stock repurchase plan adopted by the Board of Directors on August 20, 2026 |

On March 25, 2026, Riverview implemented a strategic balance sheet optimization that included the reclassification of its entire portfolio of held-to-maturity ("HTM") securities to available-for-sale ("AFS") securities. After the reclassification, Riverview sold $149.3 million in lower-yielding book value investment securities, with an average yield of 1.62%, for a pre-tax loss of $11.4 million. The sales generated $137.9 million of cash proceeds. A targeted approach was used to identify lower-yielding bonds, with the goal of minimizing the loss while maximizing proceeds from the sale. Dependent upon the combination of the full redeployment of funds, Riverview expects the estimated earn-back will be less than 3.5 years.

## ABOUT RIVERVIEW

Riverview Bancorp, Inc. (www.riverviewbank.com) is headquartered in Vancouver, Washington – just north of Portland, Oregon, on the I-5 corridor. With assets of $1.47 billion at June 30, 2026, it is the parent company of Riverview Bank, as well as Riverview Trust Company. The Bank offers true community banking services, focusing on providing the highest quality service and financial products to commercial, business and retail clients through 17 branches, including 13 in the Portland-Vancouver area, and 3 lending centers. For the past 12 years, Riverview has been named Best Bank by the readers of *The Vancouver Business Journal* and *The Columbian*.

## SHARE DATA

as of September 3, 2026, except for tangible book value as of June 30, 2026

| | |
|---|---|
| Recent Price | $5.25 |
| Shares Outstanding | 20.0 M |
| Estimated Float | 17.1 M |
| Insider Ownership | 4.1% |
| Institutional Ownership | 61.3% |
| Market Cap. | $104.8 M |
| Ag. 3M Daily Volume | 105,533 |
| Tangible Book Value | $5.86 |
| Price/Tangible Book | 0.90x |

# NASDAQ: RVSB

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## Financial Highlights

| Income Statement | | Quarter Ended | |
|---|---|---|---|
| *(in thousands, except share data) (unaudited)* | Jun 30, 2026 | Mar 31, 2026 | Jun 30, 2025 |
| Interest income | $ 16,368 | $ 15,293 | $ 15,375 |
| Interest expense | 4,972 | 5,112 | 5,534 |
| Net interest income before provision for credit losses | 11,396 | 10,181 | 9,841 |
| Provision for credit losses | - | 1,155 | - |
| Net interest income after provision for credit losses | 11,396 | 9,026 | 9,841 |
| Noninterest income (loss), net | 3,618 | (8,034) | 3,426 |
| Noninterest expense | 12,885 | 11,508 | 11,720 |
| Income (loss) before income taxes | 2,129 | (10,516) | 1,547 |
| Provision for (benefit of) income taxes | 435 | (2,474) | 322 |
| Net income (loss) | $ 1,694 | $ (8,042) | $ 1,225 |
| Diluted EPS | $ 0.08 | $ (0.39) | $ 0.06 |
| Diluted weighted avg. shares O/S | 20,373,277 | 20,670,199 | 20,976,200 |

| Balance Sheet | Jun 30, 2026 | Mar 31, 2026 | Jun 30, 2025 |
|---|---|---|---|
| Total assets | $ 1,470,945 | $ 1,463,809 | $ 1,516,643 |
| Shareholders' equity | $ 145,255 | $ 145,636 | $ 162,001 |
| Deposits | $ 1,261,602 | $ 1,254,185 | $ 1,209,893 |
| Loans receivable, net | $ 1,077,963 | $ 1,077,236 | $ 1,052,654 |

| Select Operating Data | | | |
|---|---|---|---|
| Return on average assets (1) | 0.47% | -2.17% | 0.33% |
| Return on average equity (1) | 4.64% | -19.77% | 3.04% |
| Return on average tangible equity (1) (non-GAAP) | 5.70% | -23.67% | 3.66% |

| Net Interest Spread | | | |
|---|---|---|---|
| Yield on loans | 5.24% | 5.12% | 5.02% |
| Yield on inevstment securities | 2.75% | 1.82% | 2.09% |
| Total yield on interest-earning assets | 4.80% | 4.39% | 4.34% |
| Cost of interest-bearing deposits | 1.83% | 1.80% | 1.72% |
| Cost of FHLB advances and other borrowings | 5.41% | 4.88% | 5.06% |
| Total cost of interest-bearing liabilities | 2.00% | 2.01% | 2.17% |
| Spread (2) | 2.80% | 2.38% | 2.17% |
| Net interest margin | 3.34% | 2.92% | 2.78% |

(1) Amounts for periods shown are annualized.
(2) Yield on interest-earning assets less cost of funds on interest-bearing liabilities.

## 10 Largest Shareholders
As of June 30, 2026

| | |
|---|---|
| Nierenberg Co. | 10.01% |
| Dimensional Fund | 6.66% |
| BlackRock | 6.43% |
| Manulife | 5.27% |
| Vanguard Group | 5.01% |
| Columbia Mgmt. | 4.36% |
| Pacific Ridge Capital | 3.72% |
| Arrowstreet | 2.75% |
| Bridgeway Capital | 2.00% |
| Essex Investment | 1.85% |

## Analyst Coverage

**RAYMOND JAMES**
David Feaster

## Management Team

**Nicole Sherman**
President & CEO

**Daniel Cox**
EVP, Chief Operating Officer

**David Lam**
EVP, Chief Financial Officer

**Robert Benke**
EVP, Chief Credit Officer

**Michael Sventek**
EVP, Chief Lending Officer

**Charmaine Lightheart**
EVP, Chief Retail and Digital Engagement Officer

**www.riverviewbank.com**