Riverview BANCORP

The IR Group

FACT SHEET

NASDAQ: RVSB - $5.92 – OCTOBER 29, 2026

FISCAL Q2 2027 HIGHLIGHTS

$2.0 Million	$0.10	$5.63	0.58%
Net Income	Diluted Earnings per Common Share	Tangible Book Value per Share (non-GAAP)	NPAs to Total Assets

Fiscal Second Quarter Comparison Highlights

Net Interest Income and Net Interest Margin	• $11.8 million net interest income for the quarter compared to $9.8 million in Fiscal Q2 2026 • Net interest margin at 3.40% for the quarter compared to 2.76% in Fiscal Q2 2026		**Credit Quality**	• Non-performing assets at 0.58% of total assets and 0.77% of total loans in Fiscal Q2 2027 • No provision booked for the quarter and net loan recoveries of $374,000
Non-Interest Income and Non-Interest Expense	• Non-interest income of $3.6 million for the quarter, compared to $3.8 million in Fiscal Q2 2026 • Non-interest expense of $12.9 million for the quarter compared to $12.2 million in Fiscal Q2 2026		**Shareholder Returns and Stock Activity**	• On July 21, 2026, the Company paid a cash dividend of $0.02 per share • Tangible book value per share (non-GAAP) was $5.63 • On August 20, 2026, the Company approved a stock repurchase program to purchase $4.0 million of outstanding shares of common stock

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 $1.49 billion at September 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 October 29, 2026, except for tangible book value as of September 30, 2026

Recent Price	$5.92
Shares Outstanding	19.7 M
Estimated Float	17.1 M
Insider Ownership	4.9%
Institutional Ownership	57.1%
Market Cap.	$116.9 M
Ag. 3M Daily Volume	66,195
Tangible Book Value	$5.63
Price/Tangible Book	1.05x

Riverview BANCORP

NASDAQ: RVSB

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Financial Highlights

Income Statement	Quarter Ended		
(in thousands, except share data) (unaudited)	Sep 30, 2026	Jun 30, 2026	Sep 30, 2025
Interest income	$ 16,864	$ 16,368	$ 15,372
Interest expense	5,027	4,972	5,591
Net interest income before provision for credit losses	11,837	11,396	9,781
Provision for credit losses	-	-	-
Net interest income after provision for credit losses	11,837	11,396	9,781
Non-interest income, net	3,614	3,618	3,840
Non-interest expense	12,939	12,885	12,226
Income before income taxes	2,512	2,129	1,395
Provision for income taxes	539	435	296
Net income	$ 1,973	$ 1,694	$ 1,099
Diluted EPS	$ 0.10	$ 0.08	$ 0.05
Diluted weighted avg. shares O/S	19,912,491	20,373,277	20,948,327

Balance Sheet	Sep 30, 2026	Jun 30, 2026	Sep 30, 2025
Total assets	$ 1,486,337	$ 1,470,945	$ 1,509,544
Shareholders' equity	$ 138,177	$ 145,255	$ 163,537
Deposits	$ 1,281,858	$ 1,261,602	$ 1,236,424
Loans receivable, net	$ 1,092,105	$ 1,077,963	$ 1,054,764

Select Operating Data			
Return on average assets (1)	0.53%	0.47%	0.29%
Return on average equity (1)	5.43%	4.64%	2.67%
Return on average tangible equity (1) (non-GAAP)	6.70%	5.70%	3.20%

Net Interest Spread			
Yield on loans	5.30%	5.24%	5.11%
Yield on inevstment securities	2.66%	2.75%	1.78%
Total yield on interest-earning assets	4.84%	4.80%	4.34%
Cost of interest-bearing deposits	1.82%	1.83%	1.89%
Cost of FHLB advances and other borrowings	5.45%	5.41%	5.28%
Total cost of interest-bearing liabilities	1.99%	2.00%	2.20%
Spread (2)	2.85%	2.80%	2.14%
Net interest margin	3.40%	3.34%	2.76%

(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	6.73%
BlackRock	6.50%
Manulife	5.32%
Vanguard Group	5.06%
Columbia Mgmt.	4.40%
Pacific Ridge Capital	3.76%
Arrowstreet	2.78%
Bridgeway Capital	2.02%
Essex Investment	1.81%

Analyst Coverage

RAYMOND JAMES
Tim Mitchell

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

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