

#### FISCAL Q1 2026 HIGHLIGHTS

**\$1.2 Million**

Net Income

**\$0.06**

Diluted Earnings per  
Common Share

**\$6.43**

Tangible Book Value per  
Share

**0.01%**

NPAs to Total Assets

#### Fiscal Quarter Comparison Highlights

Net Interest Income and Net Interest Margin	<p>\$9.8 million net interest income for the quarter compared to \$8.8 million in Fiscal Q1 2025</p> <p>Net interest margin at 2.78% for the quarter compared to 2.47% in Fiscal Q1 2025</p>		Credit Quality	<p>Non-performing assets at 0.01% of total assets and 0.01% of total loans – similar to year ago quarter</p> <p>No provision booked for the quarter and net recoveries were minimal</p>
Non-Interest Income and Non-Interest Expense	<p>Non-interest income of \$3.4 million for the quarter - similar to year ago quarter</p> <p>Non-interest expense of \$11.7 million for the quarter compared to \$11.0 million in Fiscal Q1 2025</p>		Shareholder Returns and Stock Activity	<p>On July 22, 2025, the Company paid a cash dividend of \$0.02 per share</p> <p>Stock repurchase plan:</p> <p>Completed September 2024 \$2.0 million plan</p> <p>\$2.0 million stock repurchase plan adopted by the Board of Directors on April 29, 2025</p>

#### ABOUT RIVERVIEW

Riverview Bancorp, Inc. ([www.riverviewbank.com](http://www.riverviewbank.com)) is headquartered in Vancouver, Washington – just north of Portland, Oregon, on the I-5 corridor. With assets of \$1.52 billion at June 30, 2025, 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 11 years, Riverview has been named Best Bank by the readers of *The Vancouver Business Journal* and *The Columbian*.

#### SHARE DATA AUGUST 15, 2025

Recent Price	\$5.06
Shares Outstanding	20.9 M
Estimated Float	17.9 M
Insider Ownership	5.3%
Institutional Owners	65.2%
Market Cap.	\$106.0M
Avg. 3M Daily Volume	174,630
Tangible Book Value	\$6.43
Price/Tangible Book	0.79x

900 Washington Street  
Suite 900  
Vancouver, WA 98660

### FINANCIAL HIGHLIGHTS

#### Income Statement

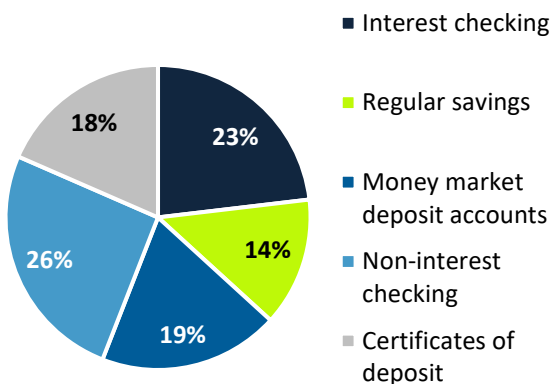
(in thousands, except share data) (unaudited)

	Quarter Ended		
	Jun 30, 2025	Mar. 31, 2025	Jun 30, 2024
Interest income	\$ 15,375	\$ 14,494	\$ 14,399
Interest expense	5,534	5,301	5,578
Net interest income			
before provision for credit losses	9,841	9,193	8,821
Provision for credit losses	-	-	-
Net interest income			
after provision for credit losses	9,841	9,193	8,821
Noninterest income	3,426	3,707	3,367
Noninterest expense	11,720	11,438	10,969
Income before income taxes	1,547	1,462	1,219
Provision for income taxes	322	314	253
Net income	\$ 1,225	\$ 1,148	\$ 966
Diluted EPS	\$ 0.06	\$ 0.05	\$ 0.05
Diluted weighted avg. shares O/S	20,976,200	21,007,294	21,111,043

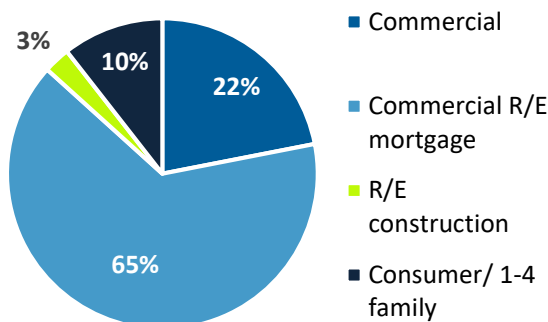
#### Balance Sheet

	Jun 30, 2025	Mar. 31, 2025	Jun 30, 2024
Total assets	\$ 1,516,643	\$ 1,513,323	\$ 1,538,260
Shareholders' equity	\$ 162,001	\$ 160,014	\$ 155,908
Deposits	\$ 1,209,893	\$ 1,232,328	\$ 1,219,679
Loans receivable, net	\$ 1,052,654	\$ 1,047,086	\$ 1,029,701

#### Deposit Mix



#### Loan Portfolio



#### 10 LARGEST SHAREHOLDERS

BlackRock	10.85%
Nierenberg Co.	9.70%
Dimensional Fund	6.42%
Manulife	5.32%
Vanguard Group	5.19%
Columbia Mgmt.	4.51%
Fourthstone LLC	3.26%
Pacific Ridge Capital	3.02%
FJ Capital Mgmt	2.90%
Arrowstreet Capital	2.74%

#### 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 Lighthouse

EVP, Chief Retail and  
Digital Engagement Officer

[www.riverviewbank.com](http://www.riverviewbank.com)

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