

FISCAL Q2 2026 HIGHLIGHTS

\$1.1 Million

Net Income

\$0.05

Diluted Earnings per
Common Share

\$6.51

Tangible Book Value per
Share

0.05%

NPAs to Total Assets

Fiscal Quarter Comparison Highlights

Net Interest Income and Net Interest Margin	\$9.8 million net interest income for the quarter compared to \$8.9 million in Fiscal Q2 2025 - Net interest margin at 2.76% for the quarter compared to 2.46% in fiscal Q2 2025	Credit Quality	- Non-performing assets at 0.05% of total assets and 0.07% of total in Fiscal Q2 2026 - No provision booked for the quarter and net recoveries were minimal
Non-Interest Income and Non-Interest Expense	- Non-interest income of \$3.8 million for the quarter, similar to year ago quarter - Non-interest expense of \$12.2 million for the quarter compared to \$10.7 million in Fiscal Q2 2025	Shareholder Returns and Stock Activity	- On October 20, 2025, the Company paid a cash dividend of \$0.02 per share - Stock repurchase plan: \$2.0 million stock repurchase plan adopted by the Board of Directors on April 29, 2025

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 \$1.51 billion at September 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

as of October 29 2025, except for tangible book value as of September 30, 2025

Recent Price	\$5.13
Shares Outstanding	20.8 M
Estimated Float	17.9 M
Insider Ownership	4.9%
Institutional Owners	66.2%
Market Cap.	\$106.6M
Avg. 3M Daily Volume	59,758
Tangible Book Value	\$6.51
Price/Tangible Book	0.78x

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Suite 900
Vancouver, WA 98660

FINANCIAL HIGHLIGHTS

Income Statement

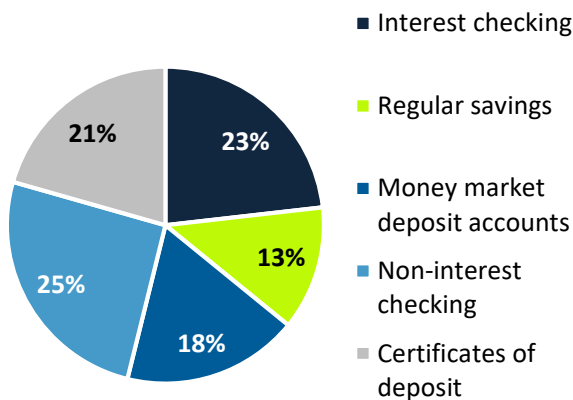
(in thousands, except share data) (unaudited)

	Quarter Ended		
	Sep 30, 2025	Jun 30, 2025	Sep 30, 2024
Interest income	\$ 15,372	\$ 15,375	\$ 14,942
Interest expense	5,591	5,534	6,000
Net interest income			
before provision for credit losses	9,781	9,841	8,942
Provision for credit losses	-	-	100
Net interest income			
after provision for credit losses	9,781	9,841	8,842
Noninterest income	3,840	3,426	3,841
Noninterest expense	12,226	11,720	10,701
Income before income taxes	1,395	1,547	1,982
Provision for income taxes	296	322	425
Net income	\$ 1,099	\$ 1,225	\$ 1,557
Diluted EPS	\$ 0.05	\$ 0.06	\$ 0.07
Diluted weighted avg. shares O/S	20,948,208	20,976,200	21,097,580

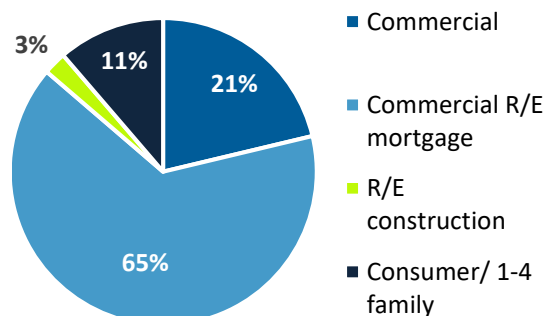
Balance Sheet

	Sep 30, 2025	Jun 30, 2025	Sep 30, 2024
Total assets	\$ 1,509,544	\$ 1,516,643	\$ 1,548,397
Shareholders' equity	\$ 163,537	\$ 162,001	\$ 160,774
Deposits	\$ 1,236,424	\$ 1,209,893	\$ 1,237,499
Loans receivable, net	\$ 1,054,764	\$ 1,052,654	\$ 1,045,511

Deposit Mix



Loan Portfolio



www.riverviewbank.com

Issued: October 29, 2025

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10 LARGEST SHAREHOLDERS

as of June 30, 2025

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