# RIVER CITY BANK FINANCIAL HIGHLIGHTS (dollars in thousands except per share amounts) June 30, 2025

#### INCOME STATEMENT

Total interest income Total interest expense Net interest income Reversal of (provision for) credit losses Net interest income after provision for credit losses Non-interest income Net impact of free-standing interest rate swaps Total non-interest expense Income before taxes Income tax expense Net income
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Income tax expense Net income
Net income
Basic Earnings Per Share
Diluted Earnings Per Share

Total interest income
Total interest expense
Net interest income
Reversal of (provision for) credit losses
Net interest income after provision for credit losses of loans
Non-interest income
Net impact of free-standing interest rate swaps
Total non-interest expense
Income before taxes
Income tax expense
Net income
Basic Earnings Per Share

OPERATING RATIOS
Return on assets
Return on equity

Diluted Earnings Per Share

Net interest margin (TE) Efficiency ratio (TE)

Average cost of funds

Quarter Ended June 30, 2025	Quarter Ended June 30, 2024	2Q 2025 to 2Q 2024 % Variance	Quarter Ended March 31, 2025	2Q 2025 to 1Q 2025 % Variance
\$ 69,327	\$ 69,363	0%	\$ 67,221	3%
(34,988)	 (35,783)	-2%	(34,835)	0%
34,339	33,580	2%	32,386	6%
	 (3,000)	-100%	124	-100%
34,339	30,580	12%	32,510	6%
875	1,767	-50%	957	-9%
(2,637)	2,099	-226%	(5,114)	-48%
(10,913)	(10,109)	8%	(11,009)	-1%
21,664	24,337	-11%	17,344	25%
(6,253)	(7,125)	-12%	(5,038)	24%
\$ 15,411	\$ 17,212	-10%	\$ 12,306	25%
\$ 10.52	\$ 11.66	-10%	\$ 8.39	25%
\$ 10.52	\$ 11.66	-10%	\$ 8.39	25%

Year to Date June 30, 2025	Year to Date June 30, 2024	YTD 2025 to YTD 2024 % Variance
\$ 136,548	\$ 137,167	09
(69,823)	(70,603)	-19
66,725	66,564	0%
124	(7,000)	-102%
66,849	59,564	12%
1,832	2,629	-30%
(7,751)	8,561	-1919
(21,922)	(19,979)	109
39,008	50,775	-239
(11,291)	(14,878)	-249
\$ 27,717	\$ 35,897	-23%
\$ 18.91	\$ 24.29	-22%
\$ 18.91	\$ 24.29	-22%

Year to Date June 30, 2025	Year to Date June 30, 2024
1.04%	1.41%
11.14%	16.57%
2.54%	2.64%
35.91%	25.84%
2.91%	3.15%

## CAPITAL AND ASSET QUALITY RATIOS

CAPIT	AL RATIO
Tier 1	leverage ratio

Common equity 1 capital ratio Tier 1 risked based capital ratio Total risked based capital ratio

### ASSET QUALITY RATIOS

Delinquent loans/Total loans Allowance for credit losses/Total loans Allowance for credit losses/Non-performing loans Non-performing loans/Total gross loans Non-performing loans and OREO/ACL and equity

Total YTD net charge-off ratio (annualized)

June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
9.4%	9.3%	9.1%	8.8%	8.7%
12.5%	12.4%	12.3%	11.8%	11.4%
12.5%	12.4%	12.3%	11.8%	11.4%
13.7%	13.6%	13.5%	13.1%	12.7%
0.00%	0.01%	0.15%	0.00%	0.00%
2.33%	2.36%	2.39%	2.45%	2.60%
NM	NM	NM	NM	NM
0.00%	0.00%	0.00%	0.00%	0.00%
0.01%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%

River City Bank Stock (2nd Quarter 2025 Trading Range)

Book Value Per Share Common Shares

Fully Diluted Shares - Wtd Avg Shares Outstanding - QTD Fully Diluted Shares - Wtd Avg Shares Outstanding - YTD

High		Low	
\$	350.00	\$	311.60

June 30, 2025		D	ecember 31, 2024	December 31, 2023		
\$	356.11	\$	336.54	\$	287.53	
	1,432,204		1,440,370		1,452,807	

June 30, 2025	June 30, 2024
1,464,765	1,476,076
1,465,737	1,477,631

For information regarding buying or selling of River City Bank stock, please contact Kathy Bimson at (916) 567–2632.

# RIVER CITY BANK FINANCIAL HIGHLIGHTS (dollars in thousands except per share amounts) June 30, 2025

					Current Quarter	to Prior Year End				
	June 30, 20	25	Decem	ber 31, 2024		riance	Mai	rch 31, 2025		June 30, 2024
Colored to Constitution to the		255 004		140.666	107.316	72.20		270 202		276.06
Cash and due from financial institutions		255,984	\$	148,666	107,318		2	-,	\$	376,86 726,21
Investment securities		707,827		701,040	6,787	1.0%		689,961		720,21
Loans by type: Commercial real estate – owner occupied		156,005		165.235	(9,230	-5.6%		165,856		155,68
Commercial real estate – non-owner occupied		773,399		3,672,024	101,375			3,719,301		3,414,59
Construction and land development	3,	12,035		13,087	(1,052			14,200		10.76
Residential real estate		193,980		199,737	(5,757			195,486		193,74
Commercial		161,815		158,999	2,816			170,322		150,46
Home equity and other consumer		8,363		10,131	(1,768			8,701		7,78
Agricultural		45,626		55,044	(9,418			30,234		37,87
Total gross loans	- 1	351,223		4,274,257	76,966			4,304,100		3,970,91
Less: Net deferred loan fees & hedged loan MTM		(56,600)		(106,100)	49,500			(76,568)		(115,91
Less: Allowance for credit losses		101,415)		(100,100)	748			(101,381)		(103,05
Net loans		193,208		4,065,994	127,214			4,126,151		3,751,94
vet loans				4,005,554	127,219			7,120,131		3,731,3
Accrued interest receivable		22,506		23,390	(884	-3.8%		24,912		21,63
Premise and equipment, net		10,343		10,608	(265	-2.5%		10,502		10,87
Deferred tax assets, net		25,656		26,568	(912	-3.4%		24,892		26,10
Swap MTM accumulated adjustment		68,502		128,725	(60,223	-46.8%		92,732		142,91
Other assets		38,625		38,537	88	0.2%		38,585		38,29
Total assets	\$ 5,	322,651	\$	5,143,528	179,123	3.5%	\$	5,287,018	\$	5,094,83
Noninterest-bearing demand deposits	\$	815.993	s	834.970	(18,977	) -2.3%	¢	882,668	s	862,71
Money market accounts		898.173	3	940,261	(42,088	,	3	958,330	3	1,008,08
NOW accounts		836,416		1,731,010	105,406			1,865,450		1,634,92
Savings deposits	1,0	95,383		99,742	(4,359			99.726		108,98
Fime certificates of deposit		875,167		848,546	26.621			862,437		866,22
Total deposits		521,132		4,454,529	66,603	_		4,668,611		4,480,92
·										
Accrued interest payable		6,010		4,925	1,085			5,062		6,30
Other borrowings Cash collateral – From derivative counterparties		73,130		50,000 130,050	150,000 (56,920			95.030		143,68
Other liabilities		12,361		19,284	(6,923			20,412		16,62
Other habilities		12,301		19,204	(0,923	-55.9%		20,412		10,02
otal liabilities	\$ 4,	812,633	\$	4,658,788	153,845	3.3%	\$	4,789,115	\$	4,647,53
Shareholders' equity	!	510,018		484,740	25,278	5.2%		497,903		447,30
		322,651	\$	5,143,528	179,123	3.5%			\$	5,094,83