Annual Meeting of Shareholders

"20 Years of Community Banking – Building a stronger, more scalable franchise."

May 19, 2026

Presented by:
John M. Jelavich
President/CEO

Forward-Looking Statement

This document may contain comments and information that constitute forward-looking statements. Forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from those expressed in or implied by such statements. These statements may use forward-looking terms, such as "anticipate," "believe," "could," "estimate," "expect," "intend," "likely," "may," "probable," "plan," "project," "should," "will," "would," "possible," or their negatives or other variations on these terms, and include statements related to, among others, growth in earnings, balance sheet growth through organic funding and plans to pay cash dividends at historical rates. Forward-looking statements speak only as to the date they are made. The Bank does not undertake to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements are made.

Agenda and Flow of Discussion

- Celebrating 20 Years
- 2025 Strategic Investment Year
- 2025 Year-End Key Financial Snapshot
- 2026 Priorities and Outlook
- Open Q&A Session

Celebrating 20 Years: Proud of the Franchise We’ve Built

- **We have stayed true to the clients we were built to serve:** local small and mid-sized businesses, professional practices, non-profits, agribusiness, and public agencies — delivered with local knowledge and expertise.

- **Our relationship-banking model and disciplined execution has endured:** managed for the long term, we stayed the course as consolidation reshaped the industry and now stand on our own — a market position few competitors can replicate.

- **Attracting and developing the right people:** our reputation draws bankers who believe in our model, and we develop talent from within — ensuring thoughtful leadership continuity across management and the board.

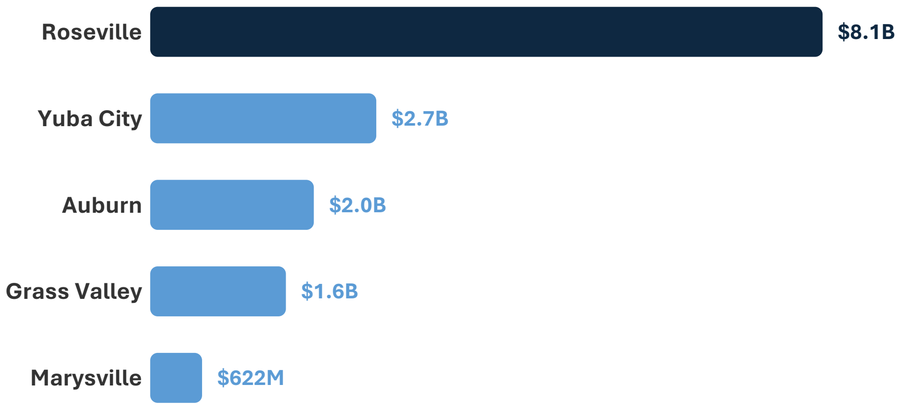
- **We are still in the early innings.** We believe the foundation is set for even greater impact ahead.

2025 Highlights: An Intentional Investment Year

- **Strategic Investment Focus**
  - 2025 was focused on capacity building for future growth, prioritizing long-term returns over short-term profits.
  - Investment guided by the Board-approved long-term plan to exceed $1 billion in total assets, achieve approximately 1.25% ROA, and 13% ROE— our commitment to enhancing long-term shareholder value.
- **Key Investment Areas**
  - Investments targeted people, processes, technology, and geographic expansion to enable scalability and leverage.
- **Roseville Expansion**
  - The largest investment was the Roseville expansion, enhancing the bank's footprint and operational infrastructure.
- **Shareholder Value and Growth**
  - The Bank's strategy supports responsible growth and sustainable shareholder value without taking undue risks.
  - Dividend: Began in 4Q 2025; the Board declared a first regular quarterly cash dividend of $0.07 per share

Roseville Expansion: Strategic Rationale

FDIC-Insured Deposits by Market ($000s)
Source: 2025 FDIC Summary of Deposits

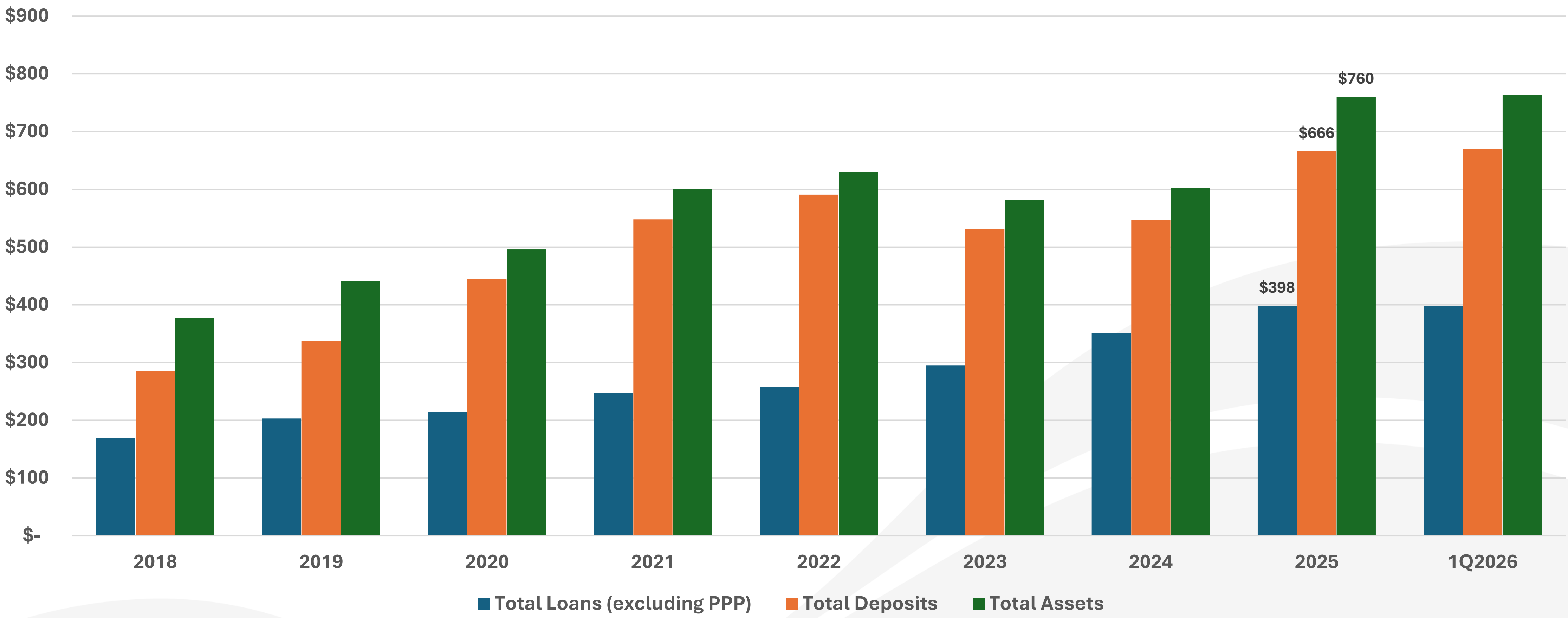


$15B+ in collective market deposits across five closely connected markets

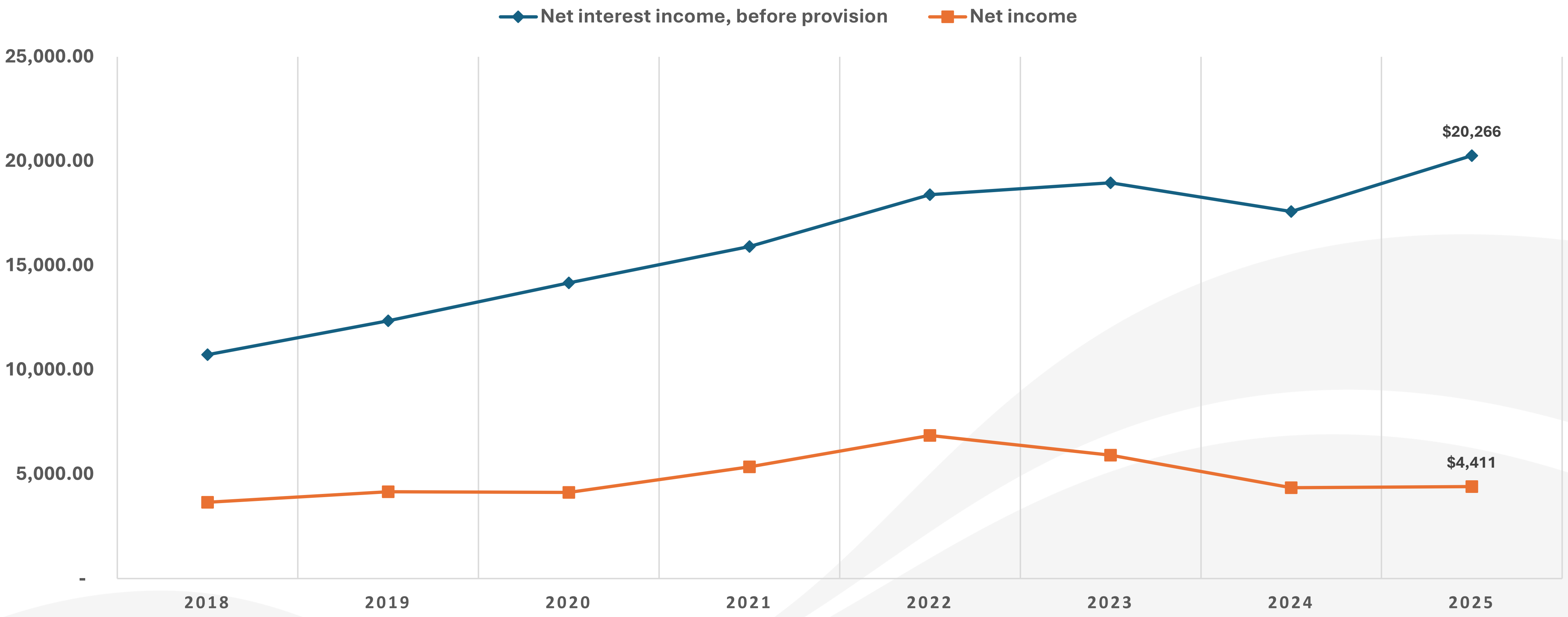
- **Roseville rounds out our coverage footprint** — enables branch synergy across all five markets
- **Rooted in Northern California** — Uniquely positioned to fill the relationship-banking niche that larger institutions don't serve
- **Deep growth potential** — Significant franchise expansion opportunity across combined markets
- **Talent pool expansion** — Sacramento-region labor market supports sustainable long-term growth

Year-End 2025 Key Financial Snapshot

Growth Trends (in millions)



Net Interest Income / Net Income (in thousands)



2026 Priorities and Outlook

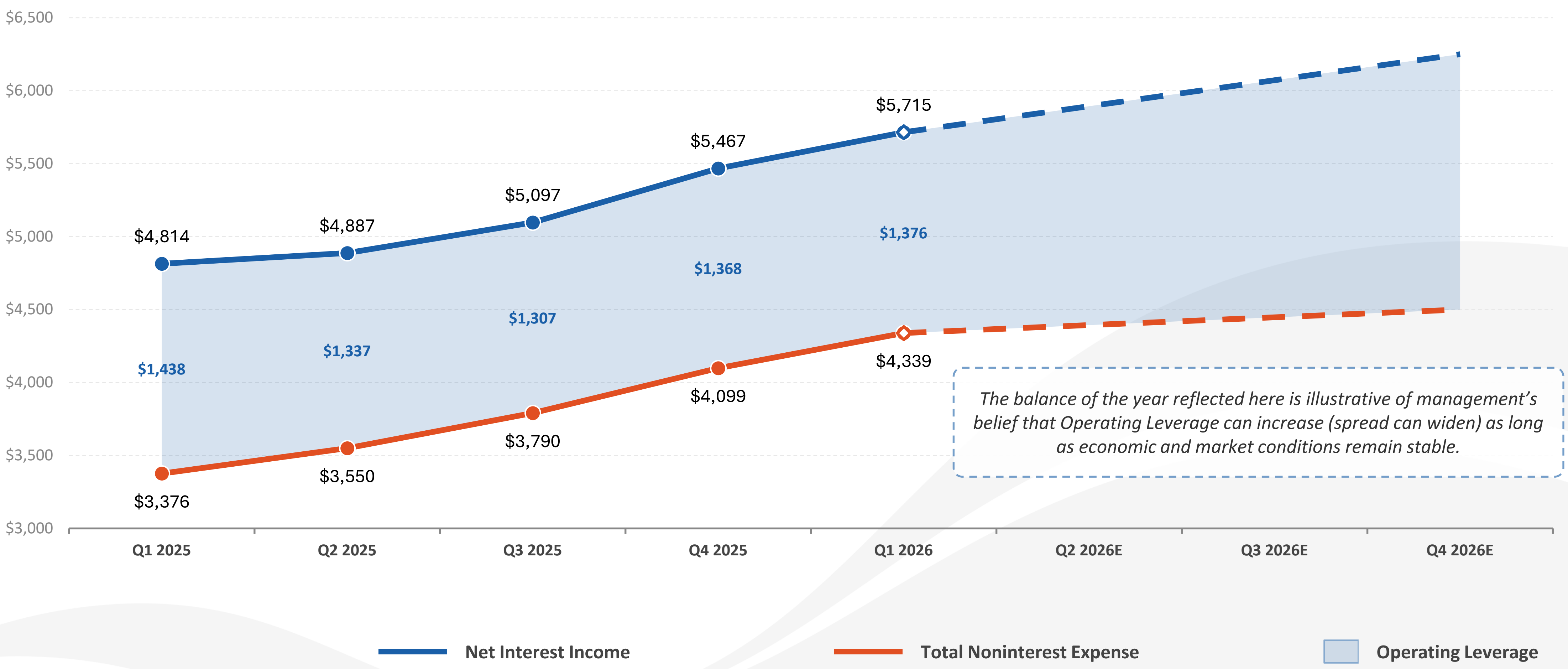
- **Executing on Our Investments**
  - With foundational investments in place, 2026 is about converting capacity into operating leverage and sustained earnings growth.
- **Staying the Course**
  - Disciplined growth, core deposit gathering, prudent lending, and expense management remain our guiding priorities.
- **Delivering on Our Commitment to Shareholders**
  - Guided by our Board-approved plan to exceed $1 billion in total assets, achieve approximately 1.25% ROA, and 13% ROE — every decision reinforces our commitment to long-term shareholder value.
  - We are also focused on telling our story and providing transparency into the company's direction.

1Q 2026 Highlights (Unaudited)

Our first quarter 2026 results reflect growing momentum across the fundamentals that drive long-term shareholder value:

- Net interest income of **$5.7** million was up 18.7% year-over-year
- Total assets of **$764.4** million, up 20.3% year-over-year
- Total deposits of **$669.8** million, up 15.9% year-over-year
- Gross loans of **$398.0** million, up 13.2% year-over-year
- Book value per share of **$19.18**, up 10.0% year-over-year
- Roseville delivering measurable loan and deposit growth since its September opening
- Every branch is focused on driving new business, deepening relationships, and capturing emerging opportunities

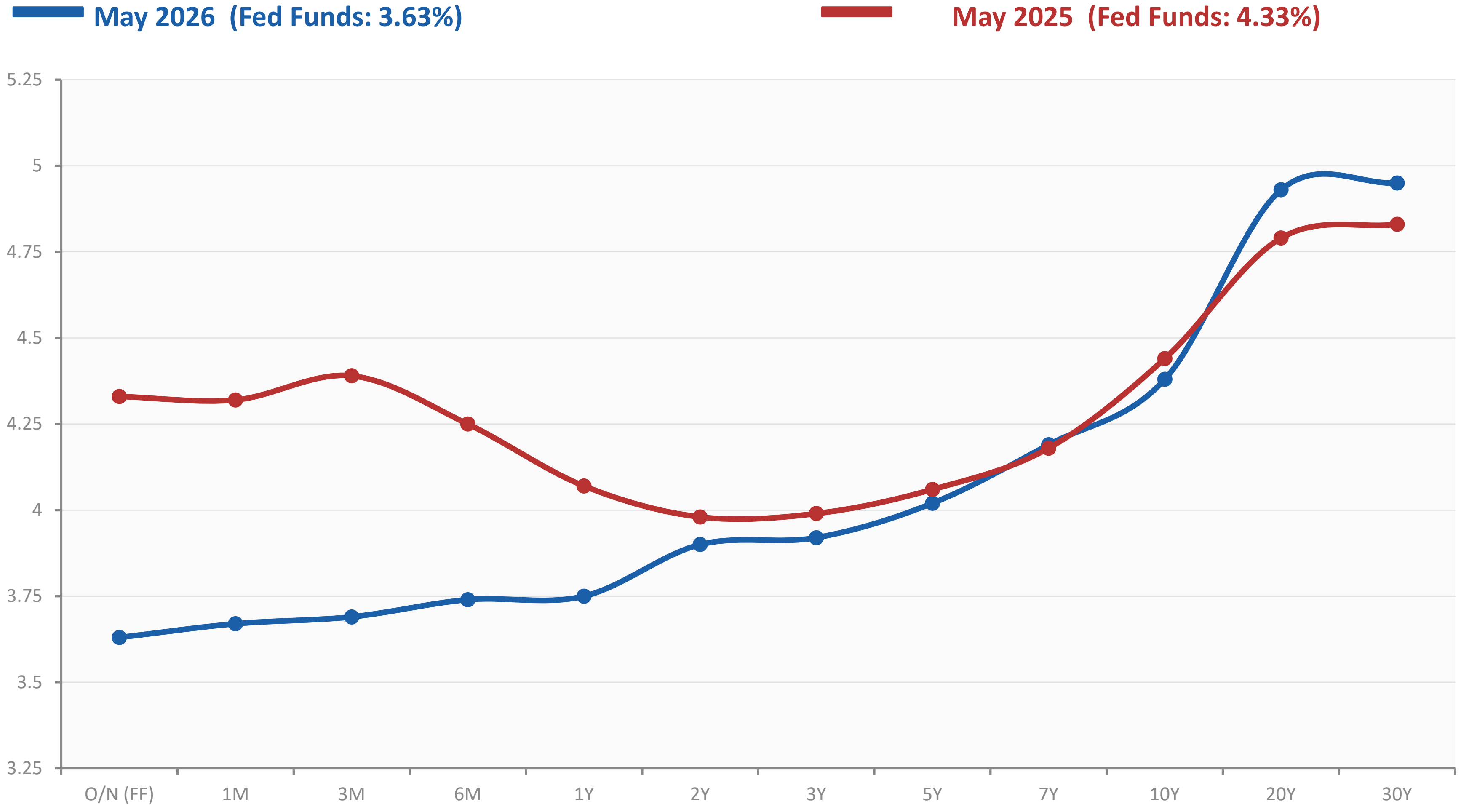
2025 Investments Driving 2026 Operating Leverage



Dollar amounts in thousands (unaudited) | Actual through Q1 2026; dashed lines are illustrative projections | Source: 1Q 2026 Earnings Press Release

US Treasury Yield Curve

May 2026 vs. May 2025 · Fed Funds plotted at overnight (day zero)

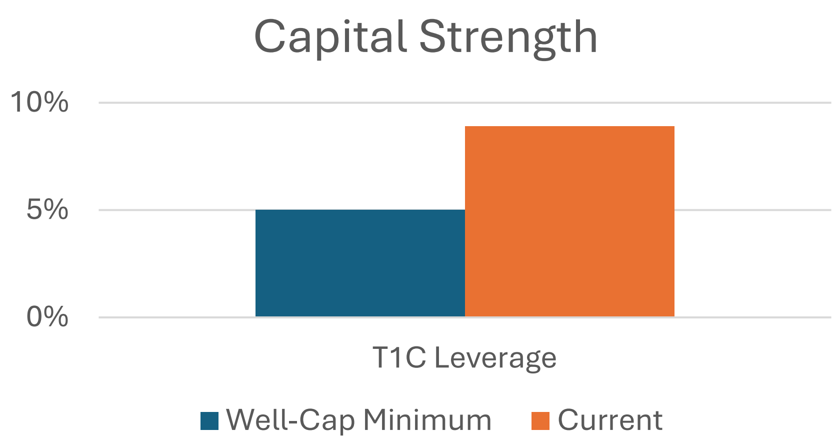


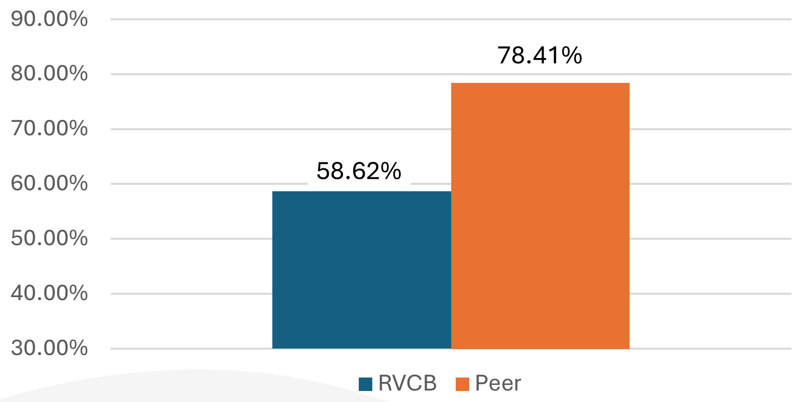
The return to a positively sloped yield curve creates a more favorable environment for Net Interest Income and Net Interest Margins.

Sources: US Treasury H.15 (May 8, 2026); FRED/St. Louis Fed CMT series (May 9, 2025); NY Fed EFFR. May 2026 data verified from primary source.

Balance Sheet Flexibility Supports Next Phase of Growth

Kevin Reynolds, EVP Chief Financial Officer

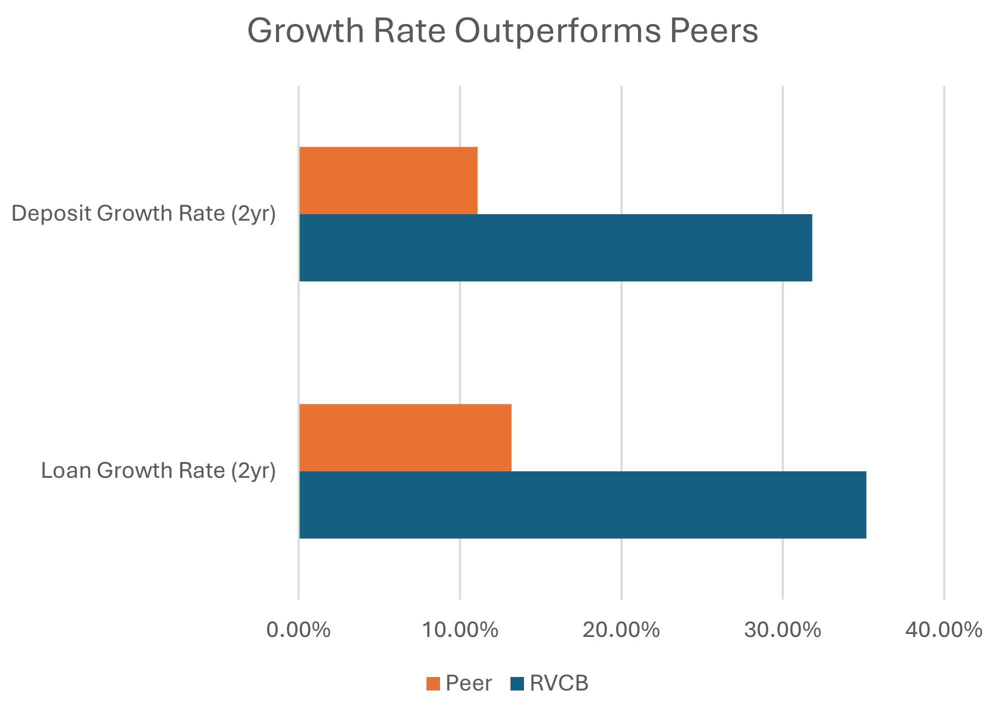




Lower L/D ratio presents future earnings deployment opportunity

- **Liquidity & Funding Position**
  - Strong deposit growth has positioned the Bank with meaningful liquidity and funding flexibility entering 2026
  - As liquidity is redeployed into higher yielding earning assets, management believes profitability metrics will improve over time
- **Capital Supports Continued Growth**
  - The Bank maintains strong capital levels while continuing to grow organically at an above-peer growth rate
  - Current capital levels support continued growth, strategic flexibility, and shareholder return initiatives
- **Proven Growth Execution**
  - RVCB's recent growth profile reflects successful execution of our relationship banking strategy.
  - 2-year loan and deposit growth ranks in the 90^{th} and 91^{st} percentile, respectively, amongst peer Banks with \$200MM to \$1B in assets

Our Relationship Banking Model Continues to Drive Above-Peer Growth



RVCB ranked in the top decile of peer banks for both loan and deposit growth over a 2-year horizon

- **Relationship Banking Momentum**
  - Our growth continues to be driven by local decision-making, relationship banking, and responsiveness to customer needs
  - These differentiators support both new customer acquisition and deeper existing relationships across our markets
- **Growth with discipline**
  - Rapid growth has been achieved while maintaining disciplined underwriting standards, strong liquidity and sound capital levels
  - We remain focused on sustainable long term franchise value
- **Roseville expanding the franchise**
  - The Roseville expansion is contributing to both loan and deposit growth while expanding the Bank's long term market opportunity
  - Early performance continues to align with our expectations

Market Position/Opportunities

Luke Parnell, EVP Chief Credit & Lending Officer

- **2025 Leadership and Staffing Additions**
  - Board member from Placer County (Bob Sinclair)
  - Established Market Managers with deep ties to the markets they lead (Matt Peyret and Andrew Tagg)
  - Experienced and well-known business development and community relations staff in all markets – Improving expertise, brand awareness, growth capacity
  - Support staff added throughout the organization oriented toward client success
  - Staffing investments are creating a scalable, growth-oriented enterprise with bench strength at every level
- **Market Opportunities**
  - Being the bank of choice in our markets for staff, customers, and shareholders
  - Expertise and product development focused on target client acquisition
    - Commercial and industrial, real estate, agribusiness and owners/investors
  - A value-added client experience differentiated by tailored solutions and reliable and consistent customer communication
  - Empowered bankers and accessible leadership resulting in nimble and responsive decision making
- **Capital and Liquidity Deployment**
  - A strong new customer pipeline including deposits and loans
  - Better access to bigger markets with more business and investing activity among our target clientele

Conclusion

- **RVCB remains uniquely well positioned in our markets**
  - Our markets reflect considerable growth potential
  - Our unique community banking roots are deepening in our markets
  - We continue to lean into our relationship banking model with accessible teams and local decision-making
  - Our strong balance sheet is well positioned with capital and liquidity to support our growth
- **2026: Execution and deriving value from prior investment**
  - Key 1Q 2026 results point to early success
  - Roseville Branch is off to a solid start contributing to loan and deposit totals
  - Our Team: hitting our stride and aligning around growth
- **Economic environment conducive for growth**
  - The interest rate environment is supportive of net interest margins and profitability
  - Recession is not forecast, but the conflict in the Middle East bears watching

Our sights are set on surpassing $1.0 billion in total assets and delivering increased value for our shareholders

Thank You

Questions?