

NOTIFICATION OF LATE FILING

Alternative Reporting companies may utilize the Notification of Late Filing form to receive an extension. The Notification must be submitted no later than 4:00pm EST on the business day following the applicable reporting deadline to qualify for the extension.

Name of the Company: Mission Valley Bancorp

Check One: Annual Report Quarterly Report Interim Report

For Period Ended: December 31, 2025

Reason for Delay in Posting Financial Report: State below in reasonable detail why the Annual/Quarterly Report could not be filed within the prescribed time period.

Mission Valley Bancorp (the "Company" or "we") is unable, without unreasonable effort or expense, to file its Annual Report for the period ended December 31, 2025 (the "Annual Report") by the March 31, 2026 filing deadline due to a delay experienced by the Company in completing its financial statements and other disclosures in the Annual Report. As a result, the Company's independent registered public accounting firm, Baker Tilly US, LLP, is in the process of completing all procedures relating to its audit.

Anticipated Filing Date:

April 7, 2026

Officer/Director Signature:

Date: March 31, 2026

Signature: /s/ Anthony Chuan

Name: Anthony Chuan

Title: EVP, Chief Financial Officer