



CONTACT: Jennifer M. Selman

(706) 236-3553

jennifer.selman@rivercity.bank

FOR IMMEDIATE RELEASE

Matt Robbins named President & Chief Executive Officer of River City Bank

ROME, GA, November 1, 2024 – River City Bank announced today that Matthew R. Robbins has been named President and Chief Executive Officer of the bank and its parent company, RCB Financial Corporation (collectively, the "Company").

As President and CEO, Robbins will be responsible for steering the strategic vision of the bank, driving operational efficiency, and fostering a culture of excellence and community focus. His leadership will also center around initiatives to drive sustainable growth, enhance the customer experience, and support the bank's commitment to innovation and local partnerships.

Robbins joined River City in October 2023 as Chief Banking Officer, bringing over 15 years of broad-based community banking experience with extensive expertise in commercial banking, retail banking, mortgage banking, credit administration, financial technology, and executive leadership. A graduate of the Louisiana State University Graduate School of Banking, he received special recognition for outstanding performance in Bank Management. Robbins also holds a Bachelor of Science in Consumer Economics from The University of Georgia, where he played on the university's baseball team for four years.

"On behalf of the Board, we are thrilled to have Matt lead River City Bank into the future," said Scott Smith, Chairman of the Board of Directors. "His impressive track record in community banking and his dedication to customer and community success align perfectly with our mission. We have full confidence in Matt's ability to guide River City Bank forward as a community partner and trusted financial resource."

Robbins is a 2014 graduate of Leadership Rome and a 2012 graduate of Leadership Calhoun-Gordon County. He actively serves on the boards of the Rome Area Fellowship of Christian Athletes and the Calhoun-Gordon County Community Foundation, and he is a Champion Board Member for Extra Special People, Inc. (ESP). Earlier this year, Robbins was honored with an induction into the Calhoun - Gordon County Sports Hall of Fame.

Robbins expressed his enthusiasm for the opportunity, stating, "I am honored to step into this role and work alongside a talented team of bankers that is dedicated to the people and businesses in the

communities we serve. Community banking is about serving the unique needs of our neighbors, and I look forward to building on River City Bank's rich history to further strengthen our presence in North Georgia."

Robbins is a native of Calhoun, Georgia where he resides with his wife, Keri, and their three children: Ryan, Greer, and Beau. They are passionate Georgia Bulldog and Braves fans and enjoy snow skiing in their free time.

About River City Bank

River City Bank, founded in 2006, is a full-service community bank, offering financial solutions for personal and business clients including deposits, loans, treasury management, and brokerage services. We are headquartered at 228 North Second Avenue SW, Rome, Georgia. For more information, visit www.rivercity.bank. Member FDIC. Equal Housing Lender. NMLS# 446231.

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