Bonvenu Bancorp, Inc.

January 30, 2026

Re: Dividend Declaration

Dear Fellow Shareholders,

On January 8, 2026, the Board of Directors declared an annual cash dividend of $.55 per share to be paid to shareholders of record as of January 20, 2026. The dividend will be paid on or before February 6, 2026. By declaring this dividend, the Board continues its commitment to maintain a sound capital management strategy and to return a portion of the company's earnings to our shareholders.

As we look ahead to 2026 and the opportunities before us, it is important to reflect on the meaningful progress we achieved in 2025. Despite continued economic uncertainty and shifting interest rate conditions, Bonvenu Bank delivered solid financial performance, supported by disciplined execution and the strengthening of our South Louisiana footprint. Our expansion efforts continued to gain momentum, highlighted by the addition of an accomplished team of banking professionals in Baton Rouge last November. These investments have deepened our presence in the Capital Region and further diversified our loan portfolio. The year ahead marks a significant milestone for Bonvenu Bank as we celebrate our 40th anniversary. Throughout 2026, each of our branches will host celebrations to honor this achievement and to recognize the customers, employees, and communities who have shaped our success. Our long-term investments are already strengthening our market presence and deepening customer relationships, positioning us well for continued shareholder value.

We look forward to seeing you at our annual meeting of shareholders on April 16. As always, please do not hesitate to call me with any questions or to refer a potential client to Bonvenu Bank.

Sincerely,

Jason D. Smith
President and CEO