



Third Quarter Dividend Declared by Vallant Financial

ELBERTON, Ga., August 20, 2026 -- The Board of Directors of Vallant Financial, Inc. (OTCQX:VLNT) (the “Company”), the holding company for Vallant Bank, declared a quarterly dividend.

Dividend Declared

The third quarter dividend was declared on August 19, 2026, in the amount of \$0.16 per share for the outstanding shares of the Company's common stock. The dividend is payable on September 11, 2026, to shareholders of record at the close of business on August 31, 2026.

Stock Split

On July 1, 2026, the Company completed a 10:1 forward stock split, and shares began trading on a split-adjusted basis on July 2, 2026. As a result of the split, the Company's outstanding shares of common stock increased from approximately 2.49 million shares to 24.9 million shares. The third quarter dividend is being paid on a post-split basis.

About Vallant Financial

Vallant Financial, Inc. is a \$3.98 billion asset, single bank holding company headquartered in Elberton, Georgia and with offices through Northeast, Middle, and Southeast Georgia. Its bank subsidiary, Vallant Bank, has offices in 22 counties of Georgia. Vallant Bank is an independent community bank, offering a wide range of personal and business financial services. Vallant Financial, Inc.'s investor relations website can be accessed at vallantfinancial.com. To learn more about products and services of Vallant Bank, including specialized offerings for all customers, visit www.vallant.bank.

Forward-looking Statements

Certain statements contained in this release may not be based on historical facts and are forward-looking statements. These forward-looking statements may be identified by their reference to a future period or periods or by the use of forward-looking terminology such as “anticipate,” “believe,” “estimate,” “expect,” “may,” “might,” “will,” “would,” “could” or “intend.” We caution you not to place undue reliance on the forward-looking statements contained in this news release, in that actual results could differ materially from those indicated in such forward-looking statements as a result of a variety of factors, including, among others, the business and economic conditions; risks related to the integration of acquired businesses and any future acquisitions; changes in management personnel; interest rate risk; ability to execute on planned expansion and organic growth; credit risk and concentrations associated with Vallant's loan portfolio; asset quality and loan charge-offs; inaccuracy of the assumptions and estimates management of Vallant makes in establishing reserves for probable loan losses and other estimates; lack of liquidity; impairment of investment securities, goodwill or other intangible assets; Vallant's risk management strategies; increased competition; system failures or failures to prevent breaches of our network security; changes in federal tax law or policy; the impact of recent and future

legislative and regulatory changes; and increases in capital requirements. We undertake no obligation to update these forward-looking statements to reflect events or circumstances that occur after the date of this news release.

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