As filed with the Federal Deposit Insurance Corporation on August 6, 2026

FEDERAL DEPOSIT INSURANCE CORPORATION

Washington, D.C. 20006

FORM 10/A

Post-Effective
Amendment No. 1

GENERAL FORM FOR REGISTRATION OF SECURITIES
Pursuant to Section 12(b) or (g) of
The Securities Exchange Act of 1934

RIVER CITY BANK

(Exact name of registrant as specified in its charter)

California (State or other jurisdiction of incorporation or organization)	**94-1562490** (I.R.S. Employer Identification No.)
2480 Natomas Park Drive, Suite 150 **Sacramento, California** (Address of principal executive office)	**95833** (Zip Code)

Registrant's telephone number, including area code: **(916) 567-2600**

Securities to be registered pursuant to Section 12(b) of the Act

Title of each class to be so registered	Name of each exchange on which to be so registered
Common stock, no par value	**The Nasdaq Stock Market LLC**

Securities to be registered pursuant to Section 12(g) of the Act:

None

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, smaller reporting company, or an emerging growth company. See the definitions of "large accelerated filer," "accelerated filer," "smaller reporting company," and "emerging growth company" in Rule 12b-2 of the Exchange Act.

Large accelerated filer	☐	Accelerated filer	☐
Non-accelerated filer	☒	Smaller reporting company	☒
		Emerging growth company	☒

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

INFORMATION REQUIRED IN REGISTRATION STATEMENT

River City Bank (the "Bank") is amending its Registration Statement on Form 10 initially filed with the Federal Deposit Insurance Corporation (the "FDIC") on March 6, 2026, as amended by that certain Amendment No. 1 to the Registration Statement on Form 10 filed with the FDIC on July 23, 2026 (as amended, the "Form 10"), and declared effective on August 5, 2026 at 5:00 p.m. The Bank is filing this Post-Effective Amendment No. 1 to the Form 10 to include a revised and final version of Exhibit 99.1, the Offering Circular dated August 5, 2026 (the "Offering Circular"), which has been revised to include certain omitted information relating to the offer and sale of 2,700,000 shares of the Bank's common stock, no par value per share. The information responsive to Items 1 – 15 below, to the extent these items are applicable, is incorporated by reference to the portions of the Offering Circular indicated below.

Item 1. Business.

The information required by this item is contained in the sections entitled "Business," "Supervision and Regulation" and "Where You Can Find More Information" in the Offering Circular, which are incorporated by reference herein.

Item 1A. Risk Factors.

The information required by this item is contained in the section entitled "Risk Factors" in the Offering Circular, which is incorporated by reference herein.

Item 2. Financial Information.

The information required by this item is contained in the sections entitled "Summary Historical Consolidated Financial and Operating Information," "Management's Discussion and Analysis of Financial Condition and Results of Operations" and "Risk Factors" in the Offering Circular, which are incorporated by reference herein.

Item 3. Properties.

The information required by this item is contained in the section entitled "Business — Properties" in the Offering Circular, which is incorporated by reference herein.

Item 4. Security Ownership of Certain Beneficial Owners and Management.

The information required by this item is contained in the section entitled "Principal and Selling Shareholders" in the Offering Circular, which is incorporated by reference herein.

Item 5. Directors and Executive Officers.

The information required by this item is contained in the section entitled "Management" in the Offering Circular, which is incorporated by reference herein.

Item 6. Executive Compensation.

The information required by this item is contained in the sections entitled "Executive Compensation" and "Management — Corporate Governance Principles and Board Matters — Compensation Committee Interlocks and Insider Participation" in the Offering Circular, which are incorporated by reference herein.

Item 7. Certain Relationships and Related Transactions, and Director Independence.

The information required by this item is contained in the sections entitled "Certain Relationships and Related Party Transactions" and "Management — Corporate Governance Principles and Board Matters — Director Independence" in the Offering Circular, which are incorporated by reference herein.

Item 8. Legal Proceedings.

The information required by this item is contained in the section entitled "Business — Litigation" in the Offering Circular, which is incorporated by reference herein.

Item 9. Market Price of and Dividends on the Registrant's Common Equity and Related Stockholder Matters.

Information required by this item is contained in the sections entitled "Market for the Common Stock and Dividend Policy," "Description of Capital Stock," "Executive Compensation — Equity Based Plans," and "Shares Eligible for Future Sale" in the Offering Circular, which are incorporated by reference herein.

Item 10. Recent Sales of Unregistered Securities.

During the past three years, the Bank has issued shares of common stock as compensatory restricted stock awards. The following table lists the number of shares issued as restricted stock awards during the years ended December 31, 2026 (to date), 2025, 2024 and 2023, and the weighted average grant date fair value for the shares issued each year.

Share and dollar amounts are adjusted to reflect the 10-for-one forward stock split completed on December 16, 2025.

Year Ended December 31,	Shares	Weighted Average Grant Date Fair Value
2026*	54,755	$40.59
2025	104,870	$32.53
2024	147,190	$22.56
2023	121,530	$22.51

* Through the date of the filing of this Registration Statement.

The Bank issued all such securities in reliance upon the exemption from registration afforded by Section 3(a)(2) of the Securities Act of 1933, as amended.

Item 11. Description of Registrant's Securities to be Registered.

Information required by this item is contained in the sections entitled "Market for the Common Stock and Dividend Policy" and "Description of Capital Stock" in the Offering Circular, which are incorporated by reference herein.

Item 12. Indemnification of Directors and Officers.

The information required by this item is contained in the section entitled "Description of Capital Stock — Anti-Takeover Considerations and Special Provisions of Our Articles, Bylaws and California Law — Elimination of Liability and Indemnification" in the Offering Circular, which is incorporated by reference herein.

Item 13. Financial Statements and Supplementary Data.

The information required by this item is contained in the financial statements and notes included in the Offering Circular, which are incorporated by reference herein.

Item 14. Changes in and Disagreements with Accountants on Accounting and Financial Disclosure.

None.

Item 15. Financial Statements and Exhibits.

(a) List separately all financial statements filed as part of the registration statement.

The information required by this item is included in the Bank's audited financial statements for the years ended December 31, 2025 and 2024 and notes thereto, and the Bank's unaudited financial statements for the six months ended June 30, 2026 and 2025, which are included in the Preliminary Offering Circular, which are incorporated by reference herein.

(b) Furnish the exhibits required by Item 601 of Regulation S-K (§229.601 of this chapter).

The following documents are filed as exhibits to this Registration Statement:

Exhibit No.	Description
3.1	Amended and Restated Articles of Incorporation of River City Bank†
3.2	Amended and Restated Bylaws of River City Bank†
4.1	Specimen stock certificate of River City Bank common stock†
10.1	Employment Agreement with Stephen Fleming dated February 1, 2025*†
10.2	Employment Agreement with Daniel Franklin dated February 1 2026*†
10.3	Employment Agreement with Brian Killeen dated February 1, 2024*†
10.4	Employment Agreement with Patricia Lewis dated October 1, 2023*†
10.5	2008 River City Bank Executive Supplemental Compensation Master SERP Plan Document, as amended September 18, 2014*†
10.6	Participation Agreement for the 2008 River City Bank Executive Supplement Compensation Plan with Stephen Fleming dated January 26, 2022*†
10.7	Participation Agreement for the 2008 River City Bank Executive Supplement Compensation Plan with Patricia Lewis dated January 26, 2022*†
10.8	Participation Agreement for the 2008 River City Bank Executive Supplement Compensation Plan with Brian Killeen dated February 1, 2024*†
10.9	Executive Management Incentive Plan*†
10.10	Amended and Restated 2009 Restricted Stock Plan*†
10.11	Form of Award Agreement under Amended and Restated 2009 Restricted Stock Plan*†
10.12	2026 Omnibus Equity Incentive Plan*†
10.13	Form of Director and Officer Indemnification Agreement†
99.1	Offering Circular, dated as of August 5, 2026

* Indicates management contract or compensatory plan or arrangement

† Previously filed.

SIGNATURES

Pursuant to the requirements of Section 12 of the Securities Exchange Act of 1934, the registrant has duly caused this Registration Statement to be signed on its behalf by the undersigned, thereunto duly authorized.

RIVER CITY BANK

By: /s/ Brian Killeen

Name: Brian Killeen

Title: Executive Vice President and Chief Financial Officer

Dated: August 6, 2026