

JOINT FILING AGREEMENT

This Joint Filing Agreement, dated as of September 24, 2026 (this “Agreement”), is between Ernest Rady Trust U/D/T March 10, 1983, Ernest S. Rady, Insurance Company of the West and American Assets Investment Management, LLC (together, the “Joint Filers”). In accordance with Rule 13(d)-1(k) promulgated under the Securities Exchange Act of 1934, as amended (the “Exchange Act”), each of the Joint Filers hereby agrees to the joint filing of a statement on Schedule 13G (including any and all amendments thereto) on its behalf with respect to common stock, no par value per share, of Private Bancorp of America, Inc. and that this Agreement may be included as an exhibit to such joint filing.

Each of the Joint Filers further agrees that each Joint Filer is responsible for the timely filing of such statement on Schedule 13G and any amendments thereto insofar as it relates to such Joint Filer’s obligation under Section 13(d) of the Exchange Act, and for the accuracy and completeness of the information concerning such Joint Filer contained therein, provided, however, that no Joint Filer is responsible for the accuracy or completeness of the information concerning the other Joint Filer, unless such Joint Filer knows or has reason to believe that such information is inaccurate. Each Joint Filer shall be entitled to file, separately from the other Joint Filer, any amendments to the information concerning such Joint Filer that it shall deem necessary or desirable.

This Agreement may be executed in any number of counterparts, all of which together shall constitute one and the same instrument.

IN WITNESS WHEREOF, the undersigned hereby execute this Agreement this 24th day of September, 2026.

Ernest Rady Trust U/D/T March 10, 1983

By: /s/ Ernest S. Rady

Name: Ernest S. Rady

Title: Trustee

/s/ Ernest S. Rady

Ernest S. Rady

Insurance Company of the West

By: /s/ Nicole Rathsam

Name: Nicole Rathsam

Title: Senior Vice President, Chief Financial Officer

American Assets Investment Management, LLC

By: /s/ Ernest S. Rady

Name: Ernest S. Rady

Title: Chief Executive Officer, Trustee of Managing Member