



AMERICAN RIVIERA
BANCORP

CCBN Directors Roundtable



Overview of American Riviera Bancorp

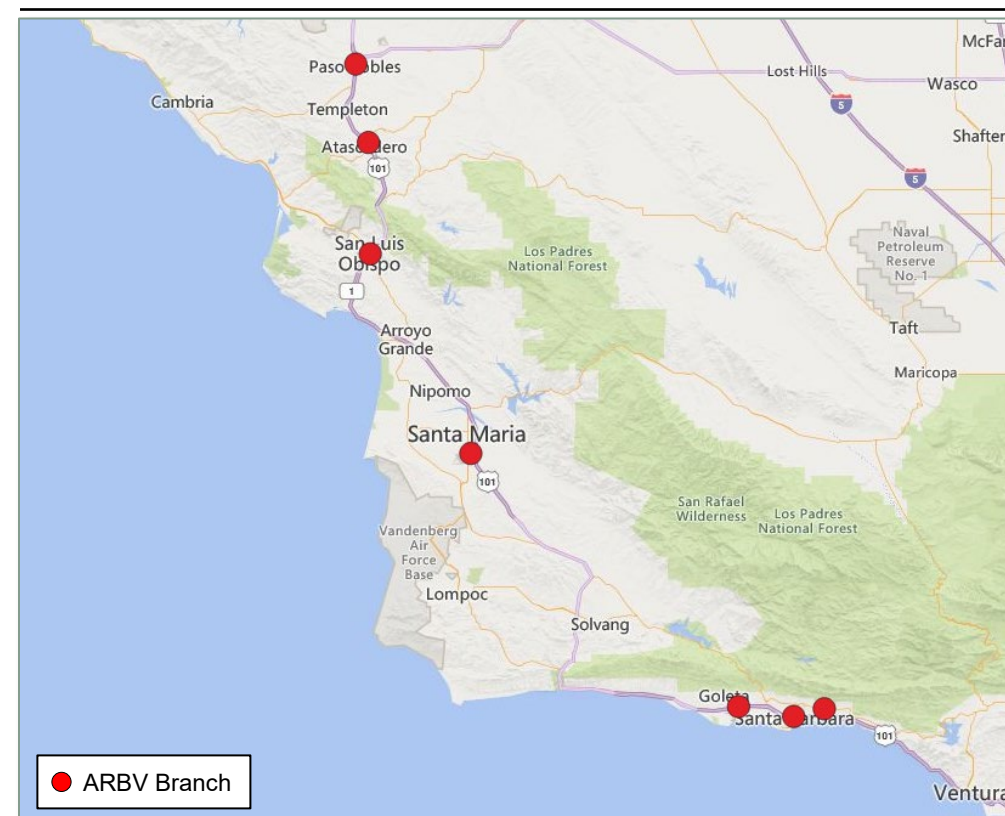
Company Overview

Bank Name	American Riviera Bank
Headquarters	Santa Barbara, CA
Ticker / Exchange	ARBV / OTCQX
Market Cap.	\$ 106 MM
Outstanding Shares	5,833,247
Client Focus	Real Estate, Small Business, and Professionals
Geography	Central Coast of California
Year Established	2006
Branches	7

Financial Overview at 3/31/2025

Total Assets	\$1,289 MM	ROAA	0.74%
Gross Loans	\$ 995 MM	ROAE	8.39%
Leverage Ratio*	11.55%	Efficiency Ratio	70.2%
Risk-Based Capital Ratio*	14.51%	NIM	3.61%

Branch Footprint



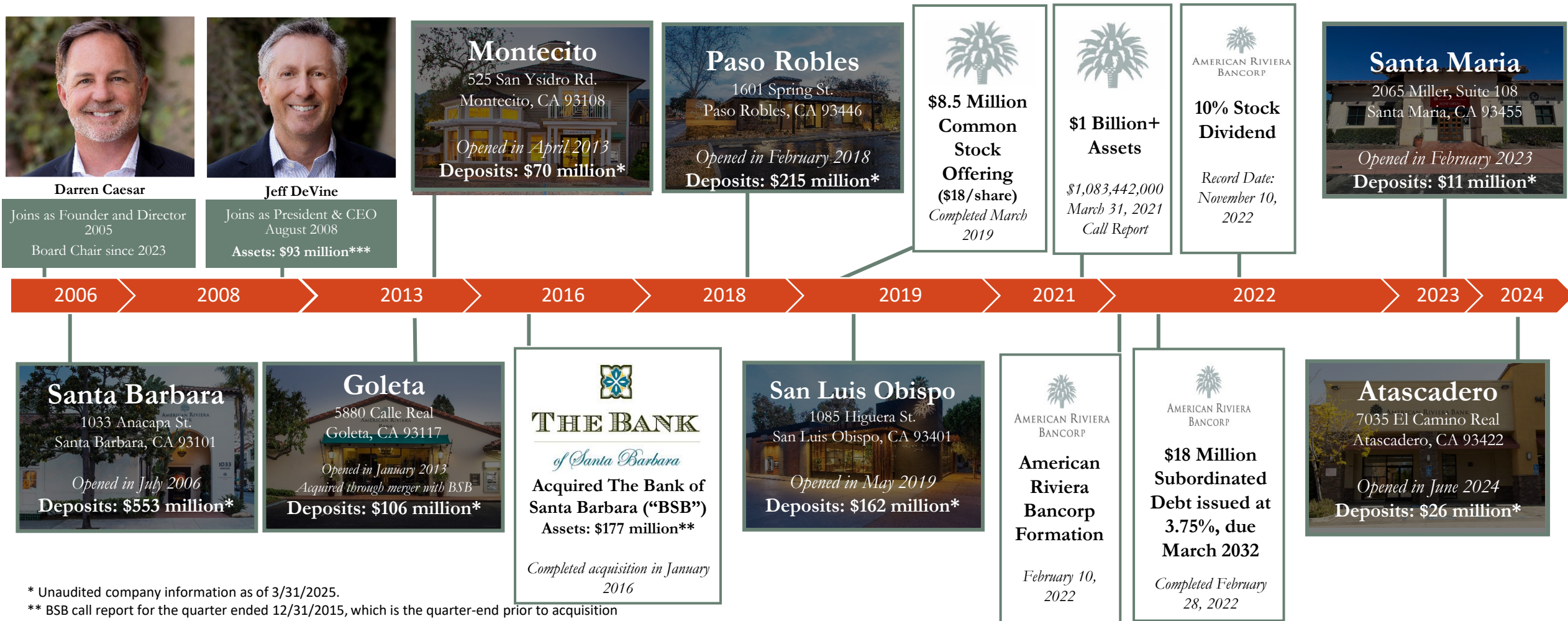
Source: Unaudited company information and earnings release data, as of 3/31/2025. Market data from S&P Capital IQ Pro, as of 5/1/2025

Note: All dollars in millions

*Denotes regulatory bank-level financials



History of the Company



* Unaudited company information as of 3/31/2025.

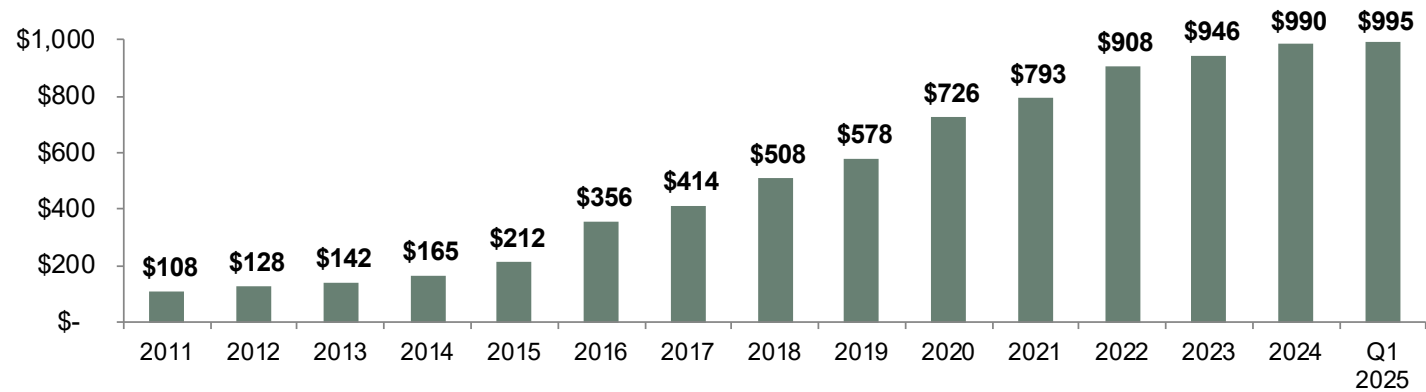
** BSB call report for the quarter ended 12/31/2015, which is the quarter-end prior to acquisition

*** June 30, 2008 Call Report



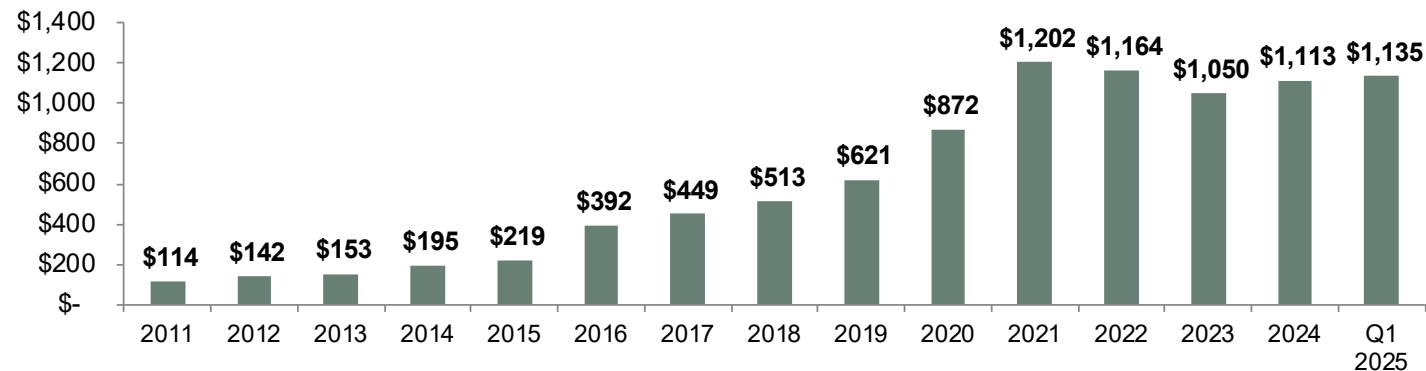
Track Record of Organic & Acquisitive Growth

Gross Loans (\$MM)



- ✓ 5% loan growth over the last 12 months
- ✓ 13.3% CAGR since year of merger with Bank of Santa Barbara (12/31/2016)

Total Deposits (\$MM)

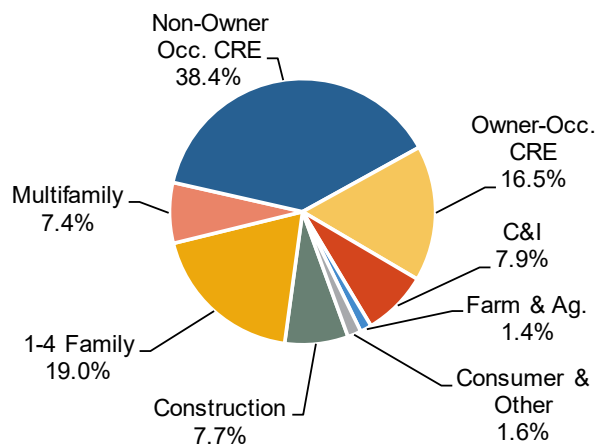


- ✓ Deposits increased by 8% over the last 12 months, with zero wholesale-funded certificates of deposit as of March 31, 2025
- ✓ 13.8% CAGR since year of merger with Bank of Santa Barbara (12/31/2016)



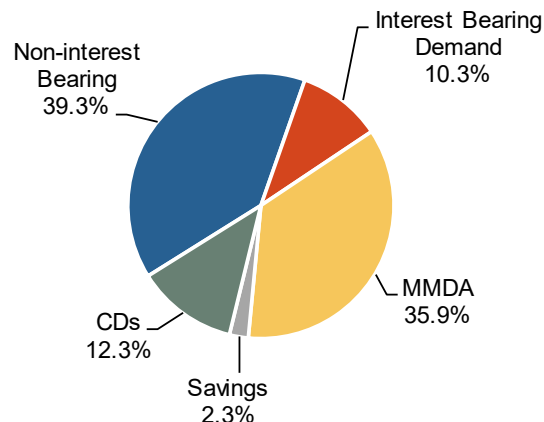
Balance Sheet Mix

Loan Portfolio



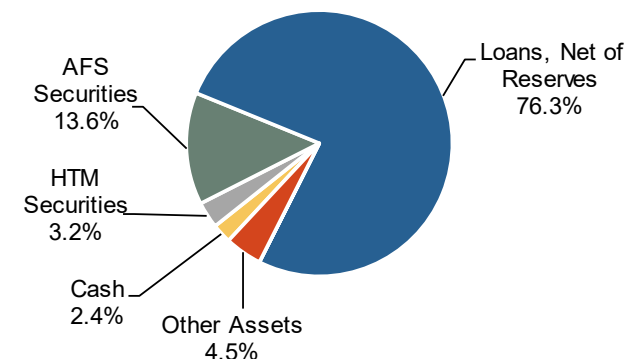
- Gross loans of \$995 million, an increase of \$44 million, or 5%, from March 31, 2024
- 5.62% loan yield in Q1 2025, compared to 5.37% in Q1 2024
- Loan-to-deposit ratio of 88%

Deposit Base



- Total deposits of \$1.13 billion, an increase of \$85 million, or 8%, from March 31, 2024
- 1.39% cost of deposits in Q1 2025
- 39% of deposits are non-interest bearing
- 50% of deposits are transaction accounts

Total Asset Mix



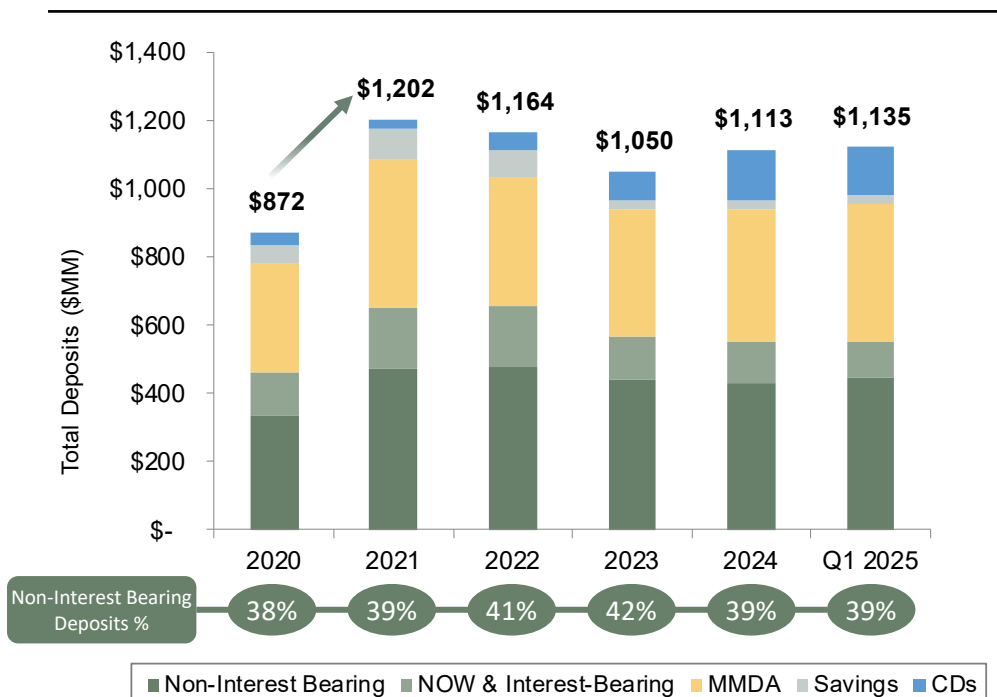
- Total assets of \$1.29 billion
- Total cash and AFS securities of \$206 million, or 16% of assets
- Total HTM securities of \$41 million, or 3% of assets



Core Deposit Franchise

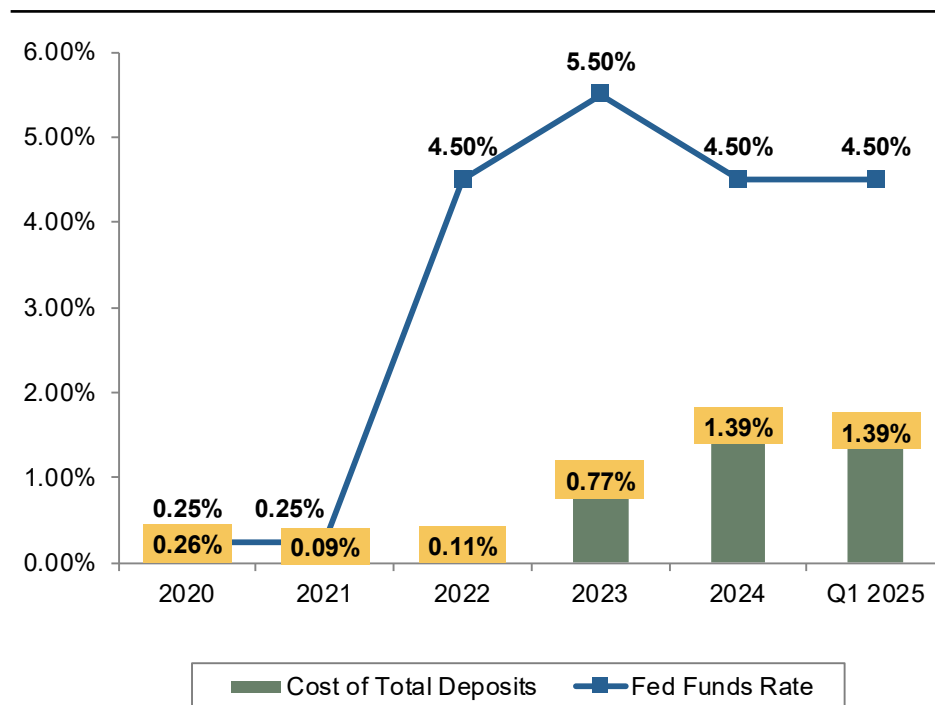
- 39% of deposit mix is from non-interest bearing deposits – stable core funding

Deposit Mix



- 1.39% cost of total deposits in Q1 2025 vs. 2.15% for California bank peers*

Cost of Deposits vs. Fed Funds Rate



Source: Unaudited company information, call reports and press releases as of 3/31/2025, and Federal Reserve website

Note: Fed Funds rate represents FOMC's high-end of target federal funds rate as of the end of each respective period

Note: All dollars in millions

*Median value for all banks headquartered in California as of the most recent quarter publicly available