

American Riviera Bancorp

ARBV

At-A-Glance

Date of Incorporation

Santa Barbara, CA

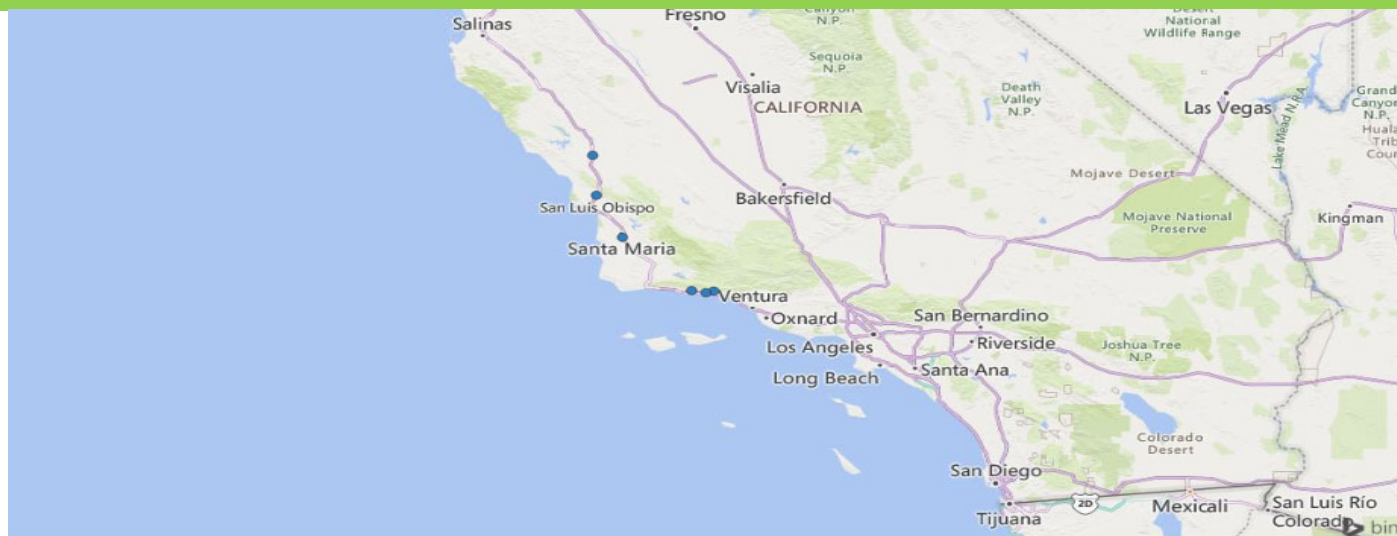
3/27/2023

3/23/2006



SYCAMORE
ANALYTICS LLC

Geography



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Market & Valuation		- HTM FV Mark	Stated	+ AOCI Balance	Ownership	
Stock Price \$			16.81		Top Institutional Holders	
52-Week high \$			18.75		Banc Funds Co. LLC	7%
Market Cap (\$m)			96		Manulife Asset Management	4%
Tangible BVPS	14.09		14.43	18.63	Siena Capital Partners GP LLC	3%
Price / Tangible Book (%)	1.19		1.16	0.90		
HTM (after-tax) / AOCI Mark % TCE	-2%			-29%	Total Insider Ownership	16%
Price / Earnings mrq ann. (x)			6.00			
Deposit Premium (%)			1.16			
Balance Sheet Strength		- HTM FV Mark	Stated	+ AOCI Balance	Capital Management	
Total Assets (\$m)			1,282		Dividend Yield ttm	NA
Tang Common Eq / Tang Assets (%)	6.29		6.41	8.16	Stock Dividend (Nov. 2022)	10%
Loan Loss Reserve / Loans (%)			1.17		Shares Repurchased ttm (%)	0%
Cash & Secs / Earning Assets			26%		Current Repurchase Authorization (%)	NA
Loans / Deposits (x)			0.78		Last Acquisition Year	2016
Deposit Franchise					Loan Franchise	
% Interest-Free Deposits	41%				% 1-4 Fam & HELOC	19%
% Time Deposits	5%				% Construction & Land Dev	5%
Cost of Int-Bearing Deposits (%)	0.38				% CRE & Ag	58%
Cost of Total Deposits (%)	0.21				% Multi-Family	8%
Deposit Growth (year over year)	-3%				% C&I	8%
Avg Deposits / Branch (\$m)	232,705				% Consumer non-R/E	0%
Profitability					Revenue Composition	
Return on Assets mrq (%)	1.14				Non-Spread Revs % of Total Revs mrq (%)	5%
Return on Equity mrq (%)	19.12				GOS Loans % of Total Revs mrq (%)	1%
ROTCE mrq (%)	19.90				Security G/L % of Tot Revs mrq (%)	-1%
Efficiency Ratio mrq (%)	59.59				Net Interest Margin mrq (%)	3.94