

American Riviera Bancorp

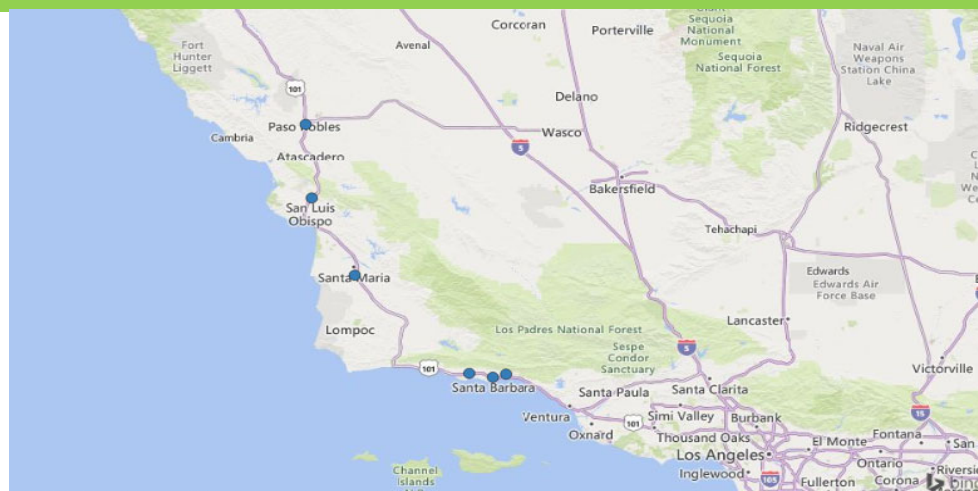
ARBV
At-A-Glance
Year Incorporated

Santa Barbara, CA
11/7/2023
2022

CEO Jeffrey B. DeVine
CFO Michelle Martinich
COB Darren D. Caesar



Branch Franchise



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Market & Valuation	Stated	- only HTM FV	+AOCI (AFS) FV	Ownership
Stock Price \$	15.35			Top 3 Institutional Holders % O/S
52-Week high \$	18.75			Manulife Asset Management 3.79
Market Cap (\$m)	89			Siena Capital Partners GP LLC 3.18
Tangible BVPS	15.15	14.67	19.78	
Price / Tangible Book (%)	1.01	1.05	0.78	Top 3 Insider Holders
Mark % of Stated TCE		3%	-31%	The Banc Funds Company LLC 6.95
Price / Earnings mrq ann. (x)	8.34			
Deposit Premium (%)	0.11			
Balance Sheet Strength	Stated	- only HTM FV	+AOCI (AFS) FV	Capital Management
Total Assets (\$m)	1,269			Dividend Yield ttm 0.00%
Tang Common Eq / Tang Assets (%)	6.92	6.71	8.84	Stated Dividend Payout Ratio ttm (%) NA
Loan Loss Reserve / Loans (%)	1.24			Shares Repurchased ttm (%) NA
Cash & Secs / Earning Assets	23%			Current Repurchase Authorization (%) NA
Loans / Deposits (x)	0.85			Last Acquisition Year 2016
Deposit Franchise				Loan Franchise
% Interest-Free Deposits	42%			% 1-4 Fam & HELOC 18%
% Time Deposits	8%			% Construction & Land Dev 5%
% Brokered Deposits	0%			% CRE & Ag 60%
Cost of Int-Bearing Deposits (%)	1.57			% Multi-Family 8%
Cost of Total Deposits (%) mrq	0.92			% C&I 8%
Deposit Growth Sequential Annualized mrq	7%			% Consumer non-R/E 0%
Avg Deposits / Branch (\$000)	183,579			NPA/A % mrq 0.21
Profitability				Revenue Composition
Return on Assets mrq (%)	0.83			Non-Spread Revs % of Total Revs mrq (%) 6%
Return on Equity mrq (%)	11.44			GOS Loans % of Total Revs mrq (%) 0%
ROTCE mrq (%)	12.09			Security G/L % of Tot Revs mrq (%) 0%
Efficiency Ratio mrq (%)	68			NIM mrq & Seq Change (bps) 3.48 -0.03