



AMERICAN RIVIERA
BANK

AMERICAN RIVIERA BANK

Corporate Responsibility Report

2024: A YEAR IN REVIEW



PRESIDENT'S MESSAGE



“American Riviera Bank (ARB) continues to be a cornerstone of financial strength and innovation on the Central Coast, offering tailored banking solutions for businesses and individuals alike.”

American Riviera Bank is committed to creating long-lasting relationships and playing an active role in the economic growth of the Central Coast. As a community bank with solutions that rival its larger competitors, ARB has expanded its suite of lending and deposit products, introducing cutting-edge digital services designed to empower clients in their financial journey.

The Bank ended 2024 with \$1.279 billion in total assets and \$989.9 million in loans, representing 4.6% growth from the previous year. In June 2024, ARB expanded its Central Coast presence by opening its 8th location, a new branch in Atascadero.

The Bank is responsive and flexible in its approach in providing quality financial services with local decision making. ARB supports businesses with specialized expertise as the leading SBA lender in both San Luis Obispo and Santa Barbara counties, and offers enhanced offerings including advanced cash management services, a dedicated Treasury Services group, Business Zelle® payments, and lockbox solutions.

ARB demonstrates exceptional community involvement with over 90 of its 140 team members contributing 4,000+ volunteer hours in 2024. In addition, the Bank donates approximately 3% of net profits annually to local organizations. ARB was honored by the American Bankers Association Foundation, receiving the Community Commitment Award in October 2024 for its Fraud and Financial Exploitation Prevention program, particularly its Financial Elder Abuse Prevention initiative.

As we move into the second half of 2025, our focus remains on expanding our product offerings to meet evolving client needs, enhancing our digital banking capabilities, strengthening our community partnerships, maintaining our position as a leading SBA lender, and adapting to the changing regulatory landscape while maintaining our commitment to sound banking practices. Join us in building a stronger, more prosperous Central Coast!

The Bank was recognized by the following institutions in 2024:



AMERICAN BANKER





CORPORATE PROFILE



American Riviera Bank was recently recognized for Strong Financial Performance by the Findley Reports for the 14th consecutive year and proudly maintains a “5 Star-Superior” Bauer Financial Rating.

*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

100% owned by American Riviera Bancorp formed February 2022



CORE VALUES

Integrity is the foundation for our actions.

Integrity is at the core of everything we do. We do what's best for our team members, clients, and shareholders. Maintaining your trust is essential.

We value everyone.

Respect is crucial to our success. The wide range of backgrounds, ideas, expertise, and talents of our diverse clients and team members is our greatest advantage.

We strive to be better.

Innovation isn't just about adopting new technology—it's about looking for opportunities to evolve and be better. Whether it's finding creative solutions to improve client experiences or developing team members for the next step in their career, we grow and adapt individually and as a bank.

We work together for the benefit of all.

Collaboration across our organization means communicating with empathy and humility as we build community with each other and our clients. The relationships that are created as we work toward a common goal are at the heart of true community banking.

We get the job done.

Dependability that exceeds expectations. Our team members create positive experiences by anticipating needs and solving problems.



OUR COMMITMENT

Every day, in every way, we embody the spirit of true community banking.

Corporate responsibility is something we take very seriously; and through open dialogue and transparency in communications, we can create meaningful impact and change. Our actions are part of an ongoing commitment to align our values with our business operations and our mission. We believe in community—from our local community to our impact on our global community.



Grand opening for our 7th full service branch in Atascadero



2024 REPORT



ECONOMIC
DEVELOPMENT



SOCIAL
RESPONSIBILITY



SUSTAINABLE
PERFORMANCE



ECONOMIC DEVELOPMENT



“Our commitment to economic development is unwavering. By providing tailored financing solutions to businesses of all sizes, we empower local entrepreneurs to grow, innovate, and create opportunities that strengthen the economic foundation of the Central Coast.”

Eusebio Cordova, Jr.
Executive Vice President, Chief Credit Officer



RESILIENCE THROUGH ECONOMIC DEVELOPMENT

Diversifying industries, financing small business growth, strengthening our workforce, fostering innovation, supporting housing expansion, and investing in infrastructure are at the forefront of our efforts. We also remain committed to serving a diverse array of industries, expanding our digital products and services to meet the unique needs of local businesses. Understanding the link between the workforce and the success of local businesses, we are also a proud member of the Federal Home Loan Bank of San Francisco which allows us to sponsor grants for economic development, disaster assistance, and affordable housing.

Company Focus:

*Technological
Innovation and
Infrastructure*

*Housing and
Development*

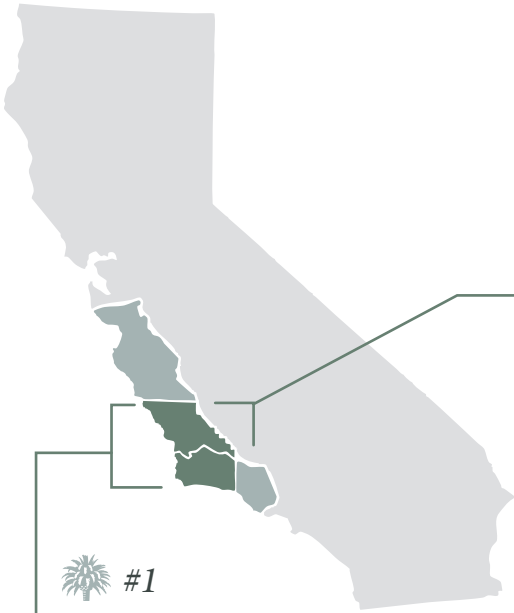
*Strengthening our
Workforce*

*Small Business
Financing*



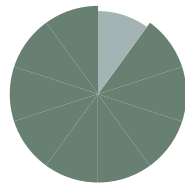


ECONOMIC DEVELOPMENT



Small businesses are the backbone of the Central Coast. They create job opportunities, support our local economies, are involved in the community, and help build our community identity. At American Riviera Bank, we are committed to helping local businesses succeed.

Lending to small businesses is critical



90%
of all businesses in San Luis Obispo
and Santa Barbara Counties are small
businesses

\$34 Million
Santa Barbara
& San Luis Obispo
Counties in 2023

\$37 Million
Santa Barbara
& San Luis Obispo
Counties in 2024



#1

ARB is proud that in 2023, we were the leading community bank in loans to small businesses under \$1 million in gross annual revenues

In addition to loans for our own portfolio, our dedicated team members volunteer their time to promote economic development through small business financing. Clients can obtain direct loans and loan guarantees to meet their financial needs with California Coastal Rural Development Corporation (Cal Coastal) as well as through partnerships with organizations such as Women's Economic Ventures who provide loans to small businesses.

Team members also volunteer for local Chambers of Commerce, furthering small business interests through lobbying efforts and grant administration, by providing input on economic and community development initiatives. Our dedicated employees volunteered more than 160 hours in 2024 supporting economic development by serving on boards of local chambers, loan committees, and the REACH Coalition. (a regional economic action coalition with a goal of creating 15,000 good-paying jobs by 2030, serving the Central Coast region spanning San Luis Obispo and Santa Barbara Counties).



"I am honored to serve on the Board of Directors for the Santa Barbara South Coast Chamber of Commerce, where we unite in our shared mission to champion local businesses, address workforce housing challenges, promote workforce development, and drive economic growth for our vibrant region."

Laurel Sykes Executive Vice President, Chief Risk Officer



SUSTAINED EFFORTS: NOTABLE IMPACTS

Energy Efficient Facilities

Green Certified office furniture was used in our new administrative center and in our Goleta branch, remodeled in 2023. In addition to this, we made strides in implementing energy efficient lighting.

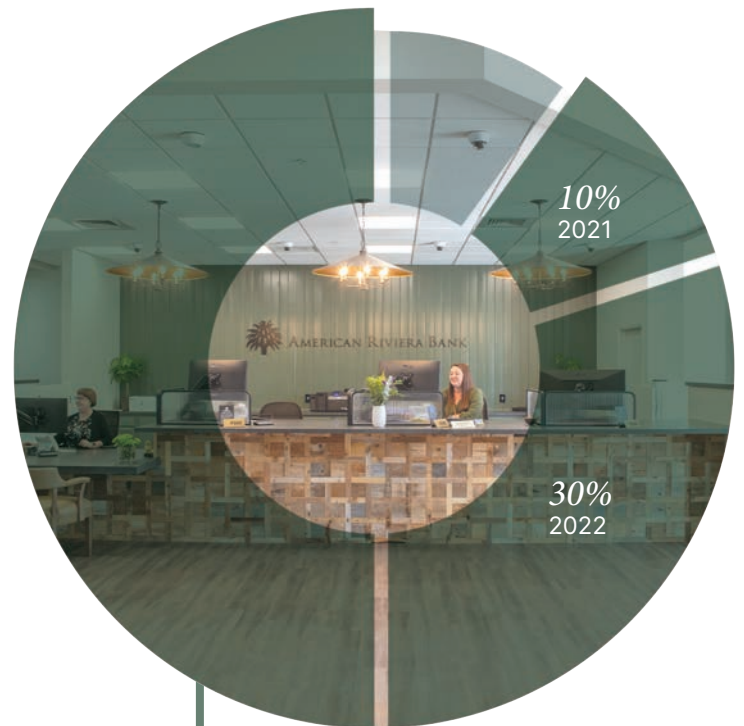
In each of these offices, as well as our newest branch in Atascadero, we leveraged efficient low-carbon footprint computing equipment.

75%

Low-power equipment now constitutes the majority of our workstations as of 2025.

Extended average useful life of equipment from 3-6 years through thin client software and virtual desktops.

Purchased high capacity lithium ion batteries with increased longevity over lead acid alternatives.



80%

of all lighting has been replaced with LED lighting as of 12/31/2024.

LED lights installed in our new Atascadero branch in 2024.



RESILIENCY & RELIABILITY

American Riviera Bank is dedicated to constructing the most resilient and reliable branch locations, and we achieve this by significantly minimizing our technology and telecommunications footprint. This thoughtful approach not only enhances the efficiency and reliability of our branches but also dramatically reduces the amount of energy required for their operation. By streamlining our technological infrastructure, we are able to maintain robust and dependable services while simultaneously contributing to environmental sustainability. This reduction in energy consumption is a win-win situation, benefiting both our operational capabilities and the planet. It's this commitment to innovation and eco-friendly practices that sets ARB apart as a leader in creating sustainable and reliable branch locations.



“The technology stack we use to operate our branches is not only highly reliable, but also quick to deploy. The design enabled us to bring our new Atascadero location online in three weeks, and keep our other branches operational during telecommunications provider outages.”

Paul Abramson Executive Vice President, Chief Technology Officer



EMPLOYEE DEVELOPMENT

As part of American Riviera Banks's investment in its people, we have established the Employee Leadership Development Group, an opportunity for employees to develop their leadership skills, gain feedback, and build relationships with peers and local community organizations.

Leadership Development participants learn valuable skills in outreach, researching nonprofits serving noteworthy causes, communication, organization, and promotion through participation in the Employee-Directed Donations Committee. Each year's class members determine how funds are allocated to local, deserving nonprofits.



2024 Employee Leadership Group Graduates



To date, almost half of our current employees have graduated from the Bank's Leadership Development Program (previously known as Emerging Leaders).

In 2024 we launched a new Manager Training Program and offered Communications Skills Classes, LinkedIn Training, and Skills Certification. Additionally, each year we send 3 employees to Pacific Coast Banking School and offer tuition assistance for added educational opportunities.



AMERICAN BANKER.

We are proud to foster an enriching work environment for our employees. This year, we were recognized as a Best Place to Work by American Bankers and were also recognized by Pacific Coast Business Times as the #1 Bank Best Place to Work and #6 company overall.



INTERNAL PROMOTIONS



Dustin Reese – promoted to **Senior Client Services Officer**

“I’m thrilled to step into my new role as Senior Client Services Officer for San Luis Obispo and Santa Maria. This opportunity allows me to work more closely with our clients, offering them the very best solutions our bank provides. I can blend my banking knowledge with my passion for relationship-building, ensuring each client feels recognized and supported from the very beginning. We’re not just opening accounts—we’re forging partnerships that empower businesses to grow and succeed.”



Robert Orca – promoted from Intern to **Marketing Associate**

“Starting as a marketing intern was an incredible entry point into a new industry, with its own unique dynamics and team culture. I’m delighted that the internship evolved into a full-time role as a marketing associate. The experience gave me a strong foundation that I continue to build from. It’s a privilege to grow my career in an environment where I can continue learning from talented and supportive colleagues, test myself in new areas, and develop new skills.”



Roxy Fierro – promoted to **Treasury Services Specialist**

“I love being able to still do the technical side of banking and problem solving, while giving our clients that one on one personal attention they enjoy. I like to tell our clients, “We may be small, but we are mighty” I love the satisfaction of being able to provide our clients that personal touch and being heavily supported by my Management. Working with Holly, our new Treasury Services Manager, has been a great experience. I look forward to seeing where she leads our department and I’m happy to be on board.”



INTERNSHIP PROGRAM

Hands on Learning

The Bank has been successful in leveraging our internship program to prepare local youth for future careers in banking or finance. In multiple cases, those interns have gone on to achieve successful careers at ARB. At any given time, we might have three to six interns on staff.



Andrea Moya – Marketing Intern

“My summer internship was such an amazing experience. I made incredible connections and learned so much about how marketing is changing with AI. It was eye-opening to see how quickly things are evolving, especially with new trends. What made it even more special was being able to do all of this in the community where I grew up—it made the experience feel even more meaningful. I’m so grateful for the chance to grow both professionally and personally, and it’s been so rewarding to apply what I learned to my current job and future experiences.”



Braeden Ringer – Digital Banking Intern

“During my internship at American Riviera Bank, I appreciated the practical, hands-on experience that not only sharpened my analytical skills but also cultivated a stronger commitment to excellence. Being immersed in a professional environment was incredibly insightful, and I particularly valued the opportunity to learn about the essential banking foundations that drive the industry.”



COMMUNITY DEVELOPMENT

Why housing is necessary for economic development.

The advantage of community banks lies in their local expertise and commitment to supporting the local economy. With deep roots in the regions they serve, community banks understand the unique financial challenges and opportunities faced by individuals and businesses in the area.

Whether it's having insight into the local real estate market, understanding small business financing options, or identifying promising investment opportunities within the community, community banks possess knowledge that enables them to offer specialized services and products that truly cater to the specific needs and financial goals of their customers. Moreover, community banks demonstrate their dedication to the growth and development of local economies. At American Riviera Bank, we vow to keep customer deposits within the local community. Deposits are used as loans to you, your neighbors, and local small businesses, playing a significant role in supporting the local economy.

By working with community partners to increase the housing supply, we can work together to reduce labor costs, contribute to an enhanced quality of life, and attract skilled labor — all key factors businesses consider when deciding where to locate.



Access Valuable Resources

Funding solutions provided by your community banking partner.

We offer loans to support the supply of housing along the Central Coast:

- Multi-family unit loans
- Portfolio mortgage loans
- Conventional loans through financial partners, including VA Financing
- Middle Income Housing Downpayment Assistance Grant Program



HOUSING

How does community banking support regional housing needs?

ARB supports the credit needs of our community through responsible lending to local residents and businesses. We maintain a best-in-class mortgage operation that provides clients with a multitude of options through our niche portfolio loan products, as well as access to more conventional financing through our broker partners.

In addition, our commercial lending team is seasoned in determining solutions to finance multi-family properties. ARB employees also sit on boards in support of affordable housing needs, including Habitat for Humanity, the San Luis Obispo Housing Trust Fund, and the Coastal Housing Coalition.

Our Partners



“Being part of the Habitat for Humanity Board of Directors allows me to witness firsthand the profound impact of homeownership—offering families stability, fostering opportunities, and transforming lives within our community. As employees of American Riviera Bank, we’re supported to volunteer for causes we care deeply about. I am proud to be able to contribute to such meaningful and life-changing work in my community.”

Stephanie Olson CRCM, First Vice President, Audit Manager



STRATEGIC PARTNERS

American Riviera Bank facilitated a transformative \$100,000 AHEAD Grant, awarded to Santa Barbara South Coast Chamber of Commerce through the Federal Home Loan Bank of San Francisco (FHLB). This funding will strengthen the local economy, expand workforce development, and address housing challenges across Santa Barbara County's South Coast.

The AHEAD Program supports nonprofit organizations focused on economic and community development. In 2024, \$7.3 million was distributed to 84 organizations across Arizona, California, and Nevada, targeting entrepreneurial development, job training, and social services.

The Chamber will use grant funds to expand three critical initiatives:

- First, their workforce development program will grow from precision manufacturing to a multi-industry initiative serving first-generation college students, minorities, and low-income families while connecting employers with educational institutions.
- Second, the Employer-Sponsored Housing Consortium will scale beyond its current 200-employee target to address workforce housing shortages.
- Third, a new Economic Development Foundation will be established as a nonprofit division dedicated to long-term community resilience.

The comprehensive approach tackles systemic challenges while supporting sustainable growth throughout the region. The Bank recognizes the importance of supporting initiatives that strengthen our local economy and empower businesses to thrive. The AHEAD Grant reflects a commitment to fostering innovation and sustainable growth in the region and provides limitless opportunities for economic development.

"We are honored to receive this grant with help from American Riviera Bank. This funding directly supports our mission to help businesses, residents, and visitors thrive."

Kristen Miller Santa Barbara South Coast Chamber of Commerce President & CEO





CORPORATE GIVING

As part of the Employee-Directed Donations Committee, our Leadership Development participants decide how funds are allocated to local, deserving nonprofits. This year, the committee wanted to honor first responders and veterans' resources.

The goal was to support local organizations that provide emergency services and assist those who are first on the scene during crises in our communities.

Based off the nominations submitted, the Committee chose these ten worthy local nonprofit organizations to receive donations:

Heroes on the Water

International Association of Firefighters

Mighty Oaks Foundation

New Beginnings

New Life K-9s

One805

Santa Barbara City Firefighters

Santa Barbara County Veterans Collaborative

Santa Barbara Deputy Sheriffs Foundation

San Luis Obispo County Firefighters Benevolent Association





SOCIAL RESPONSIBILITY



“Community commitment is the heartbeat of local business and through this commitment we foster relationships, support neighbors, and invest in the shared growth of the region, which we call home. Through service and engagement, we thrive together.”

Joanne Funari

Executive Vice President, Chief Operating Officer
American Riviera Bank



SOCIAL RESPONSIBILITY FOCUS

Corporate social responsibility is at the heart of our mission and our commitment to community. Collectively, as a company, we have shared values that empower our efforts and help us make transformative change. Volunteerism, access to capital, and community support are all part of this social commitment. Our team members embody our commitment to the communities we serve, and we invest in their ability to understand and address local needs across all regions where we operate.

Company Focus:

*Employee Support
& Development*

*Education &
Recognition*

*Charitable
Contributions
& Volunteerism*

*Fraud
Prevention*





LARRY KOPPELMAN HONORARY AWARD (KHA)

Each year, in honor of Larry Koppelman's years of service, the Bank presents the Larry Koppelman Honorary Award, which honors an American Riviera Bank employee who embodies the spirit of service and community for the Bank.



2024 Recipient

This year's honoree was Neil Amarante who was critical to the successful recruitment of the entire team that launched our entrance to the Paso Robles market. In 2023, he logged over 100 volunteer hours, is a member of Paso Robles Elks, Office of Inner Guard, Kiwanis Club of Atascadero Foundation, and a Board Member for the San Luis Obispo County Housing Trust Fund. As the winner of the Larry Koppelman Honorary Award, Neil selected a nonprofit of his choice to receive a \$1,000 donation and presented a check to Jack's Helping Hand.

"I wanted to support Jack's Helping Hand because every child deserves joy, support, and a sense of belonging—especially those facing cancer or special needs. Their important work brings hope and resources where it's needed most in the community."



About Larry Koppelman

Larry served as the Bank Chair before the Bank opened and continued to faithfully support the clients, employees, and shareholders in this role for 17 years. Under Larry's leadership, the Bank grew to \$1.4 billion in assets and 130+ employees serving Santa Barbara and San Luis Obispo counties. Larry is known for sharing stories about the power of being present, open to opportunities, and responsive to others' needs.

Larry's compassion reaches well beyond the workplace. He's deeply committed to many humanitarian causes, both locally and internationally. A longtime board member of Direct Relief, Larry helped shape a program that supports Neighborhood Clinics. He hand delivered medical supplies to clinics in Cuba, emphasizing the importance of care, regardless of politics, ethnicity, or religion. Larry enjoys travel and the arts, and he and his late wife Nancy, hosted many UCSB Arts & Lecture and Direct Relief events in their home.



SOCIAL RESPONSIBILITY: NOTABLE IMPACTS



\$370,000

Donated in support of 186 nonprofit organizations in 2024.



150+

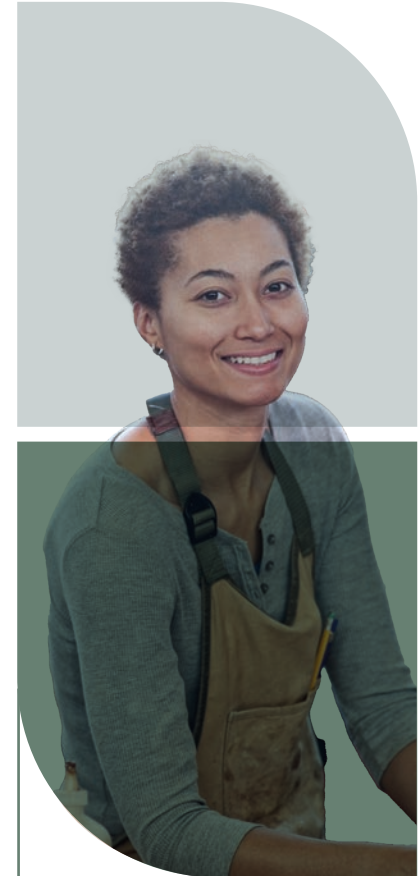
Community events attended and/or volunteered at throughout the year.

This remarkable level of community engagement demonstrates the company's strong commitment to service and positive impact beyond the workplace.



4,126

ARB employees set a new all-time record with 4,126 collective volunteer service hours across 144 organizations, with 91 unique volunteers contributing to this impressive achievement.



+55%

56% of all business loans made in 2024 were made to small businesses.

In 2025, ARB maintained #1 market share status in SBA 7(a) lending in Santa Barbara and San Luis Obispo Counties.



COMMUNITY EDUCATION

An important part of our commitment to our community is as a trusted resource. This extends beyond banking products and highlights our team's expertise. We have a vault of resources available that explore financial literacy, education, and safety, as well as creating ongoing content that addresses the impacts of current events—all which can be accessed through a trusted .BANK website.



Financial education tools

- Resources available on website with content courses covering retirement, bookkeeping, children/teens and money management, fraud prevention and more



Elder abuse awareness efforts

- Educational seminars and webinars
- Advocacy at the local, state, and national level
- Fraud Watch Network Hotline
- Santa Barbara Center for Successful Aging provides senior peer counseling and support programs for those who feel isolated or need help handling challenging situations
- Senior Connection
- VA Caregiver support line
- California Friendship line



Regional Pulse podcast topics covered

- Local Experts Help Navigate the Complex World of Insurance
- Housing on the Central Coast: Adaptive Reuse
- CrowdStrike Incident: Critical Lessons Learned
- Innovations in Housing on the Central Coast





FRAUD AND FINANCIAL ABUSE PREVENTION

We are dedicated to empowering our community through comprehensive financial education resources delivered across multiple accessible platforms.

- **Web-Based Tools:** Our website offers resources on financial literacy from an early age, tips for security measures to protect password/banking/check security, and extensive and actionable fraud protection information.
- **Social Media Content:** We maintain active social media channels and provide bite sized educational posts, infographics, and spotlight more comprehensive content that links to blogs and podcasts.
- **Community Impact:** We are committed to fraud prevention efforts to protect our clients. In fact, as a result of new tools, we were able to prevent or recover over \$2.2 million in check fraud losses alone in 2024.
- **Carefull:** February 2025 marked the launch of ARB's partnership with Carefull, providing clients with comprehensive financial protection through AI-powered monitoring of accounts, credit, and identity at no cost. This innovative service offers 24/7 fraud and scam protection by analyzing transaction patterns to learn what's normal for each account.





FINANCIAL ABUSE PREVENTION IN ACTION

As financial first responders, community banks are in a unique position to shield elderly customers from financial abuse. American Riviera Bank, a community bank located along the central coast of California, is dedicated to preventing the exploitation of older adults through education, employee training, and partnerships with authorities.

ARB believes that education is the key to prevention and provides content (blogs, podcasts, webinars, online resources), leveraging its reach throughout its seven branches across two counties, to inform banking staff and the community of financial abuse. Staff and bankers are trained to identify exploitation indicators and ARB offers in-person presentations in local forums such as community groups and retirement communities. ARB's close network of law enforcement/agencies results in faster action when fraud is suspected and has helped recover funds on behalf of the victims.

ARB prioritizes elder financial security through the efforts of its Chief Risk Officer who, as a member of the National Adult Protective Services Association and Financial Elder Advocacy Board, leads efforts to educate and inform at-risk seniors on preventing financial abuse. She is an active member in advocacy efforts with both the California Bankers Association and American Bankers Association Senior Protection Taskforce, and serves locally on the Central Coast Scams Against Older and Vulnerable Adults Working Group, a collaborative of banking professionals, FBI, DAs, the FTC, and the BBB.

With online resources serving numerous customers and communities, participation on multi-disciplinary prevention teams, and a dedicated financial abuse advocate, ARB actively leverages its resources to shield its elderly customers from financial abuse.

“This award shows how committed we are to protecting vulnerable people in our community and working to stop exploitation through education, teamwork, and targeted resources. We’ll keep focusing on the safety and security of our clients, making sure they have the tools and resources they need to manage their money with confidence.”

Laurel Sykes Executive Vice President, Chief Risk Officer for American Riviera Bank

2024 ABA AWARD

The Bank's dedication to shielding clients from financial scams wins national award.





OUR TEAM, OUR COMMUNITY

The ARB staff truly embodies the values of our community and partnerships.

We greatly appreciate their contributions and the impact they have on strengthening our connections both internally and externally. As our team members are highly valued and we prioritize maintaining strong bonds and fostering unity within the team, we established an Employee Events Committee dedicated to facilitating engagement and camaraderie among our team. These moments exemplify the passion, strength, and community spirit that define American Riviera Bank.



ARB was a proud sponsor of the Santa Barbara Half Marathon, with several employees lacing up to run the race.

A team of ten ARB employees competed in the 3rd annual Plane Pull benefiting Alpha Resource Center, proudly contributing to an event that raised over \$70,000 for individuals with intellectual and developmental disabilities.



The Bank partnered with Habitat for Humanity San Luis Obispo County to build custom playhouses for those transitioning from homelessness through the El Camino Homeless Organization, as part of a community initiative that goes beyond traditional banking to support local families.





CELEBRATING OUR TEAM

Every day, in every way, we embody the spirit of true community banking.

The Diversity, Equity, and Inclusion Committee is an employee-led initiative focused on celebrating what makes us unique.

- Treat everyone with dignity and respect.
- Acknowledge every individual is of equal value.
- Understand the role each team member and client plays in the Bank's success.
- Recognize that differing views and experiences are advantages.
- Listen with empathy before you speak.
- Allow for multiple paths to mutual goals.



"DEI develops innovation, which is born from the collaboration of different viewpoints. In banking, it means those in similar situations receive the same customer service and underwriting standards as those in a marginalized group. The awards of having a work culture that includes DEI is invaluable and American Riviera Bank is more equipped to meet our communities' needs because of it."

Nikki Laza Fair Banking Officer



Laurel Sykes recognized as a Top Woman In Business by Pacific Coast Business Times.



Joanne Funari awarded Goleta's Finest Woman of the Year by the Santa Barbara South Coast Chamber of Commerce and honored as Top Women in Finance by Pacific Coast Business Times.



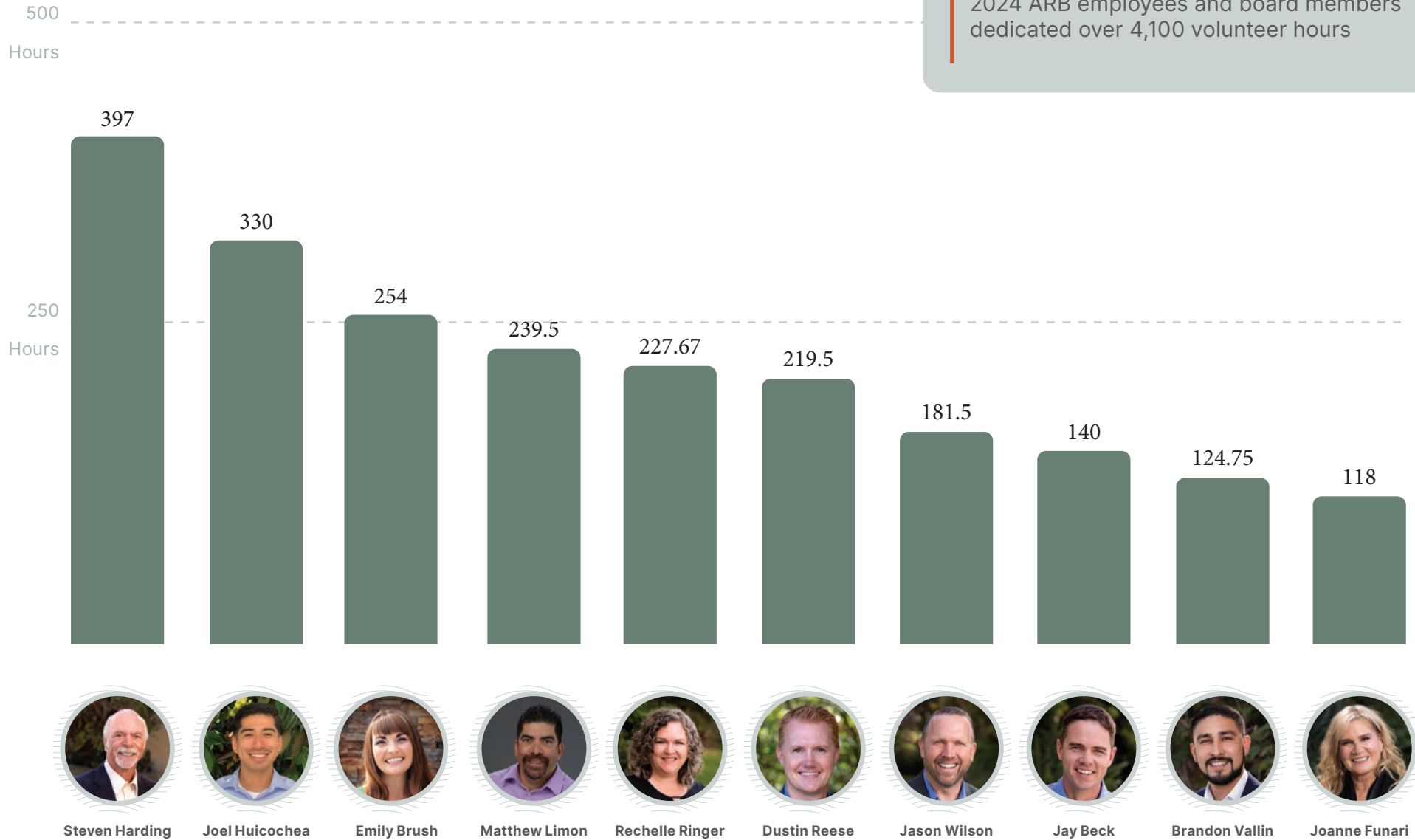
Michelle Martinich honored as Top Women in Finance by Pacific Coast Business Times.



Ann Hansen awarded 40 Under 40 award by Pacific Coast Business Times.



EMPLOYEE VOLUNTEERISM





2024 WOW AWARD WINNERS

ARB's annual WOW Awards are an opportunity for the Bank's team to recognize their peers by nominating teammates who exemplified the core values and mission of ARB. Categories include Team Player, Innovator, Mentor/Leader, Responsive Teammate, and Reliable Teammate. Here are the most recent honorees:



Debbie Hernandez – Core Values

“I was so personally touched to have been recognized by my fellow peers with the Core Values Award for my work and dedication to the Bank. Being a part of this wonderful team that brings their all each and every day to help serve our local community is one my favorite things about coming to work. It takes a village to run the Bank but being surrounded by colleagues who dedicate themselves to being customer solution focused and lead by doing the right thing with a personal touch only makes me want to work harder for them and our clients.”

Additional Award Winners



Alyssa Shapiro
Team Player



Jeannette Shade
Innovator



Heidi Cummings
Mentor/Leader



Lori Murray
Outstanding
Volunteer



Raoul Robles
Responsive



Heather Donohoe
Reliable

Change Champion Award Winners

Ann Hansen, Annette Jorgensen, Chymah Sadat, Heidi Cummings, Stephanie Olson, Holly Carroll, Tim Johnson, Tino Muñoz



SUSTAINABLE PERFORMANCE



“As a bank, ensuring financial stability is paramount. Opening new branches is not just about expansion, it is a strategic investment in our community’s growth and prosperity, fortifying our foundation while unlocking new avenues for success.”

Michelle Martinich
Chief Financial Officer



SUSTAINABLE ACHIEVEMENT

Our high standards of corporate governance are the foundation of our Bank. We know that an ethical, knowledgeable, diverse, and experienced board and leadership team will drive outcomes and provide sustainable value for stakeholders. We are committed to continuing to compose a team that reflects the values and mission of our Bank and have dedicated executives to advance this initiative.

At all levels of American Riviera Bank, we model a positive and impactful corporate culture.

Company Focus:

*Compliance &
Cybersecurity*

*Financial
Stability*

*Corporate Purpose &
Stakeholder Interests*

Governance





GOVERNANCE: NOTABLE IMPACT

Do What's Right

Maintained an “outstanding” rating by FDIC under the Community Reinvestment Act. ARB maintains a diverse client base with no reliance on one specific industry, segment, or depositor.

Expertise and Tenure in Bank Leadership

All executive team members recognized as industry experts serving on industry advocacy groups and local community groups.



Consistent Excellence

Recognized for excellence in financial performance by the Findley Reports for 14th consecutive year.

Expert Leadership

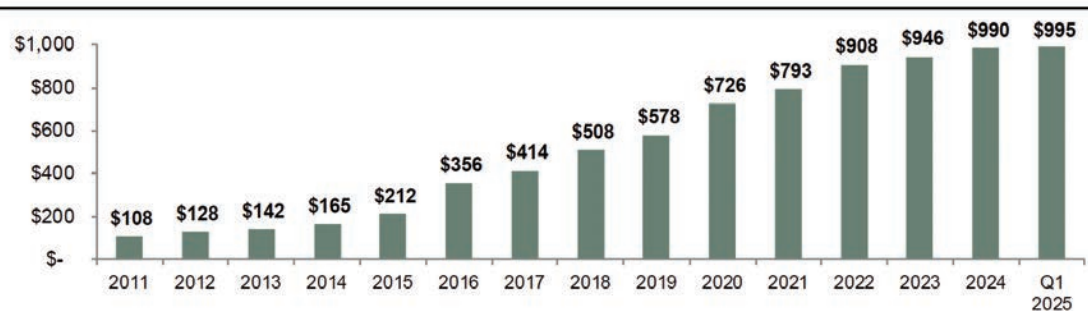
Average tenure for the ARB Board of Directors is 14 years.



ORGANIC AND ACQUISITIVE GROWTH

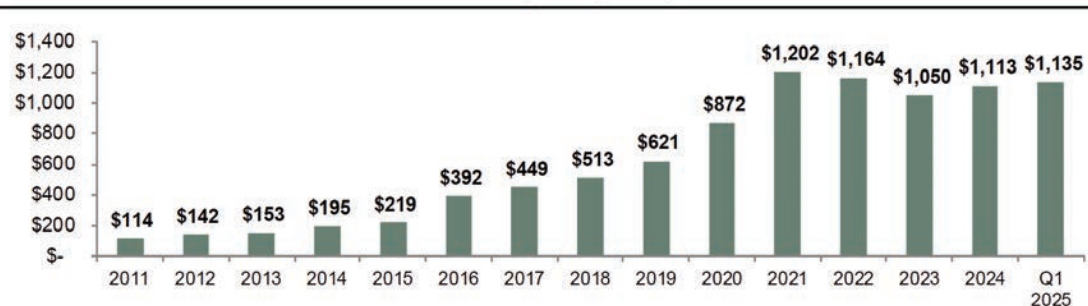
American Riviera Bank demonstrates a proven track record of both organic and acquisitive growth strategies, capitalizing on market disruption by successfully recruiting high-performing teams from competitors while building a strong foundation for internal expansion. The recent Atascadero branch exemplifies this approach, rapidly accumulating \$26 million in deposits within just nine months of operations. With an attractive and expanding branch network along California's Central Coast, we leverage relationship-based lending funded by a stable deposit base to drive organic growth, projecting annual tangible book value increases of 10-13% through sustained profitability and AOCI (Accumulated Other Comprehensive Income) improvements. As cybersecurity threats continue to escalate, maintaining robust digital security infrastructure remains critical to protecting customer assets and preserving the trust that underpins these relationship-based banking strategies. This dual-pronged strategy positions the Bank to capture market share through strategic talent acquisition while maintaining robust internal growth momentum.

Gross Loans (\$MM)



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

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



FINANCIAL STABILITY

Because of our continued focus on strong corporate governance, our clients can be confident that their banking relationship remains safe with us. The Bank's liquidity and capital position provide considerable opportunity to lend, and we have a proven track record of continued profitability to support our clients and our community, while building value for our shareholders.

Financial Strength

- We have a diverse client base with no reliance or concentration on a specific industry, segment, or depositor.
- For 14 consecutive years, the Bank has been recognized for strong financial performance by the Findley Reports and has received the highest ratings of "Premier" or "Super Premier."
- The Bank maintains strong capital ratios, significantly exceeding the regulatory definition for a "well-capitalized" institution.
- As of March 31, 2025, 0.48% of total loans on non-accrual status, which are well supported by collateral, borrower assets, SBA guarantees, or specific reserves.
- ARB is a growing franchise in California's Central Coast with a strong history of relationship based loan growth funded by a stable deposit base.
- All client deposits continue to be "core deposits" with no wholesale-funded certificates of deposit, despite growing our loans to over \$1 Billion in the second quarter of 2025.



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