



QUARTERLY FINANCIAL UPDATE

As of June 30, 2025



SAFE HARBOR STATEMENT

Statements contained in this presentation which are not historical facts, and which pertain to future operating results of American Riviera Bancorp (the “Company”) and its subsidiaries constitute “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Similarly, statements that describe the objectives, plans or goals of the Company are forward-looking. These forward-looking statements can generally be identified as such by the context of the statements, including words such as “believe,” “continues,” “expect,” “anticipate,” “plan,” “may,” “would,” “intend,” “estimate,” “guidance” and other similar expressions, whether in the negative or affirmative.

These forward-looking statements involve significant risks and uncertainties. A number of important factors could cause actual results to differ materially from those in the forward-looking statements. These factors include loan losses, economic conditions and competition in the geographic and business areas the Company operates, including competition in lending from other banks and lenders, management of our facilities costs, our ability to successfully integrate and develop business through the addition of new personnel, whether our efforts to expand loan, product and service offerings will prove profitable, the effects of bank mergers and acquisitions in our markets, system failures and internet security, whether we can effectively secure and implement new technology solutions, inflation, fluctuations in interest rates, legislation and governmental regulation. These factors could cause actual results to differ materially from what the Company has anticipated or projected. These factors should be carefully considered by our shareholders and potential investors.

These documents contain and identify important factors that could cause actual results to differ materially from those contained in our projections or forward-looking statements. Except as required by law, the Company assumes no obligation to update any information presented herein. This presentation includes certain non-GAAP financial measures intended to supplement, not substitute for, comparable GAAP measures.



OVERVIEW OF AMERICAN RIVIERA BANCORP

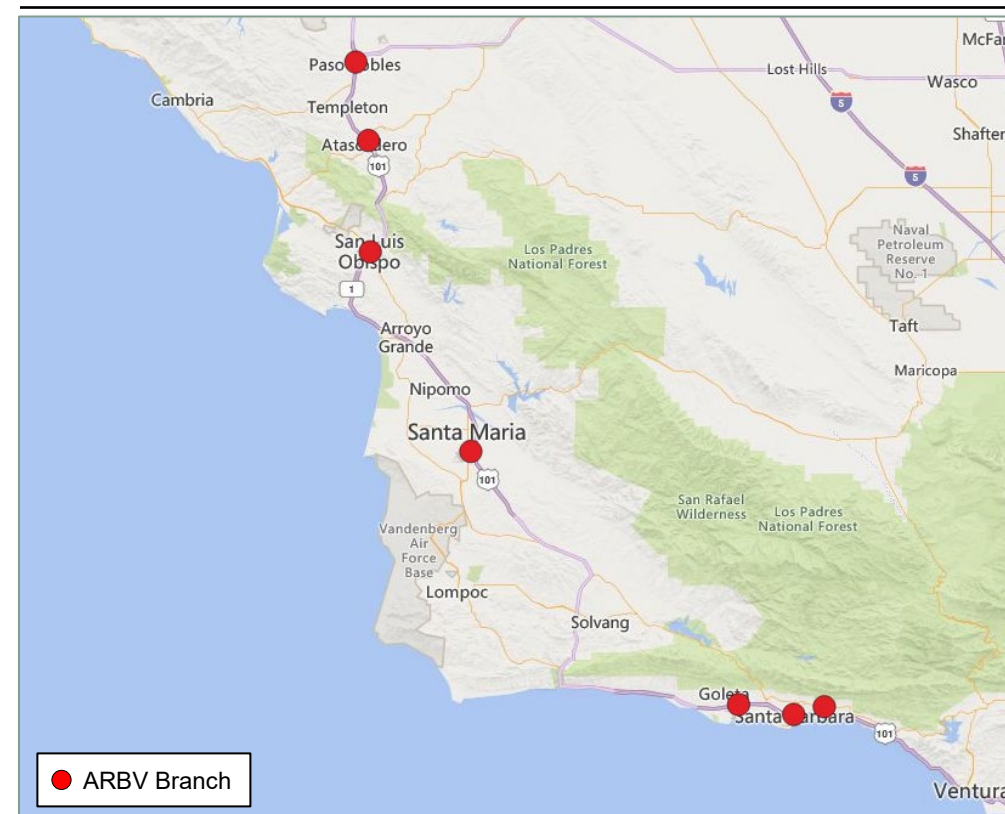
Company Overview

Bank Name	American Riviera Bank
Headquarters	Santa Barbara, CA
Ticker / Exchange	ARBV / OTCQX
Market Cap.	\$ 121 MM
Outstanding Shares	5,810,042
Client Focus	Real Estate, Small Business, and Professionals
Geography	Central Coast of California
Year Established	2006
Branches	7

Financial Overview at 6/30/2025

Total Assets	\$1,300 MM	ROAA	0.83%
Gross Loans	\$1,020 MM	ROAE	9.14%
Leverage Ratio*	11.78%	Efficiency Ratio	67.3%
Risk-Based Capital Ratio*	14.59%	NIM	3.65%

Branch Footprint



Source: Unaudited company information and earnings release data, as of 6/30/2025. Market data from S&P Capital IQ Pro, as of 7/31/2025

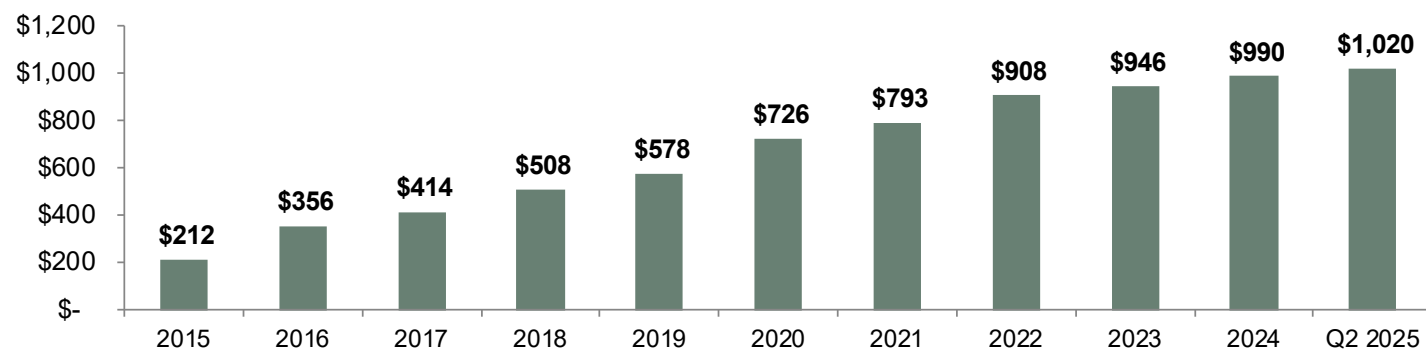
Note: All dollars in millions

*Denotes regulatory bank-level financials



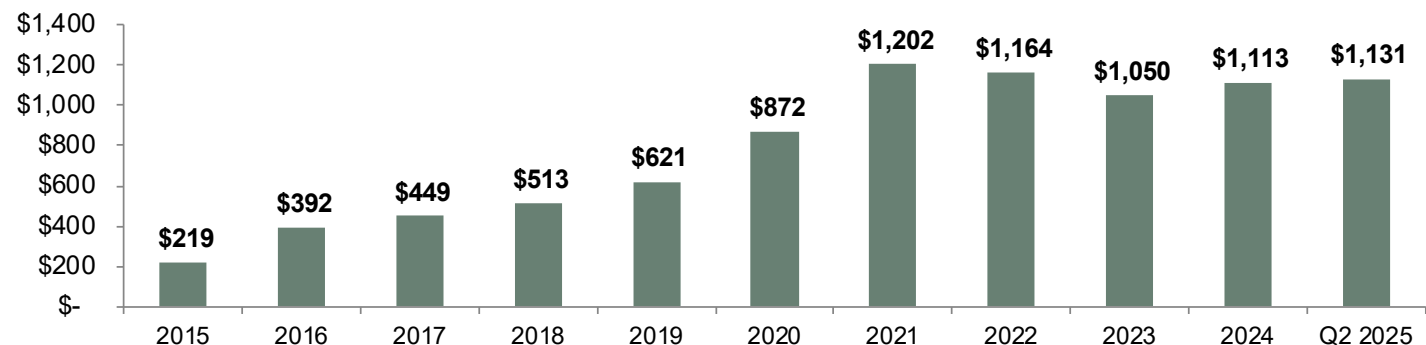
TRACK RECORD OF ORGANIC & ACQUISITIVE GROWTH

Gross Loans (\$MM)



- ✓ 6% loan growth over the last 12 months
- ✓ 13.2% CAGR since year of merger with Bank of Santa Barbara (12/31/2016)
- ✓ 2017-2019 expansion into San Luis Obispo County

Total Deposits (\$MM)



- ✓ Deposits increased by 6% over the last 12 months, with zero wholesale-funded certificates of deposit as of June 30, 2025
- ✓ 13.3% CAGR since year of merger with Bank of Santa Barbara (12/31/2016)

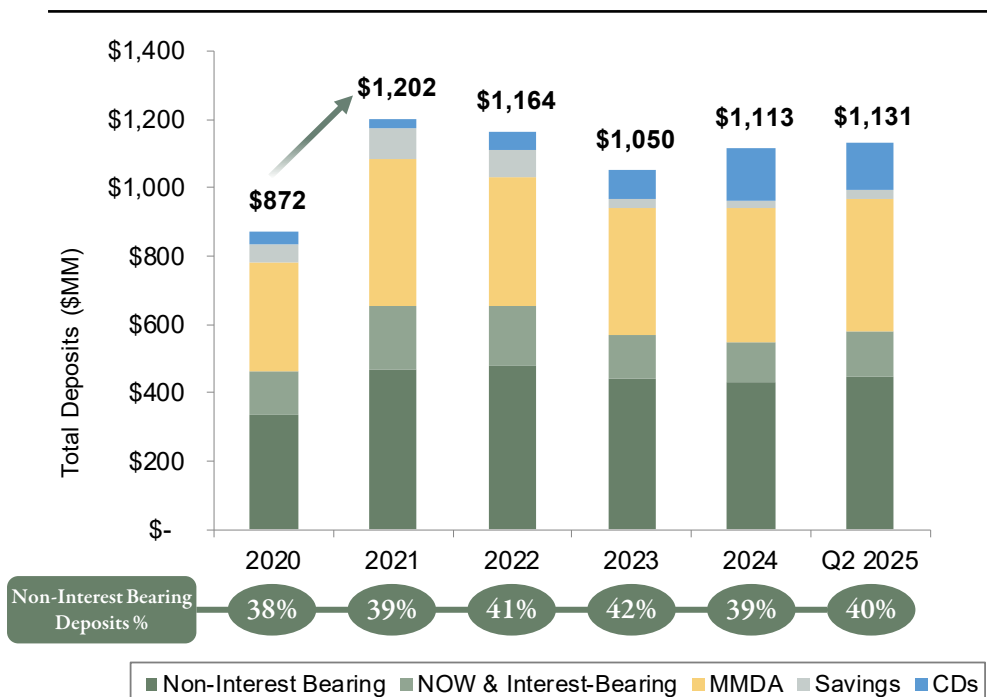


A CORE DEPOSIT FRANCHISE

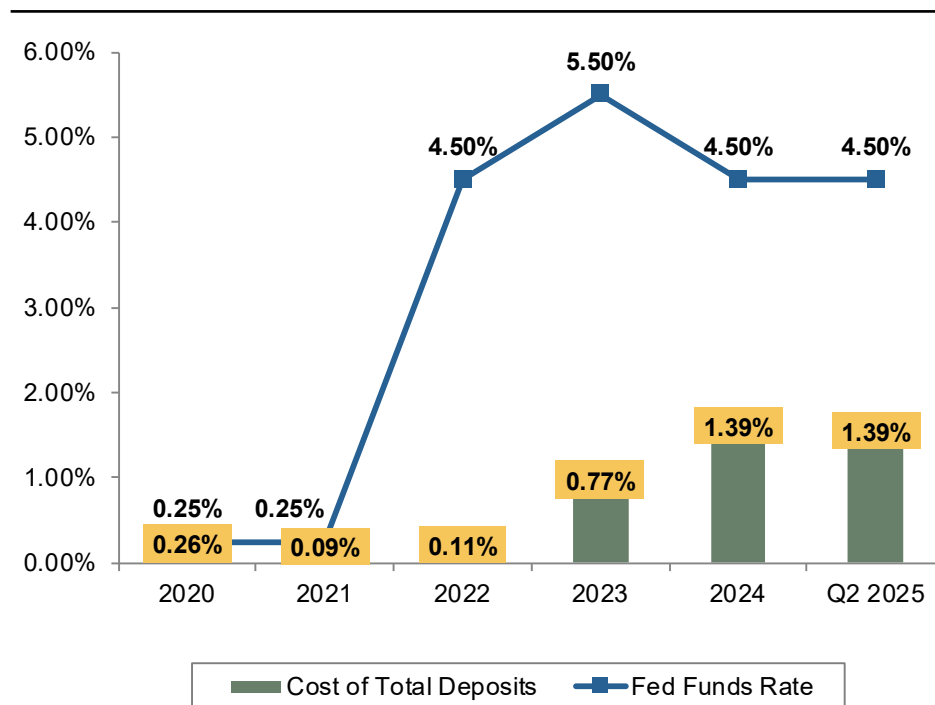
- Average non-maturity deposit balance for business accounts of \$102,000 and \$46,000 for personal accounts.

- 1.39% cost of total deposits in Q2 2025 vs. 2.10% for California bank peers*

Deposit Mix



Cost of Deposits vs. Fed Funds Rate



Source: Unaudited company information, call reports and press releases as of 6/30/2025, 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

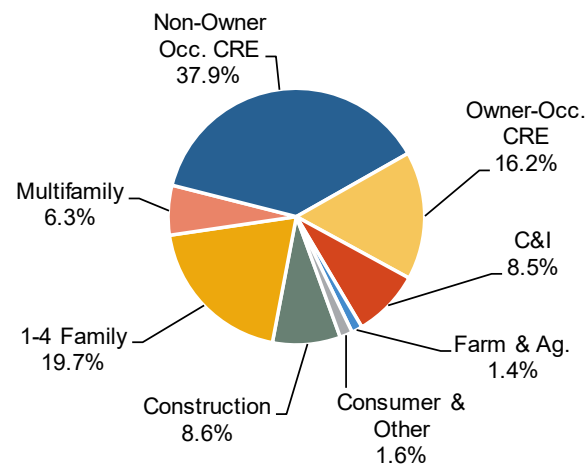
Note: All dollars in millions

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



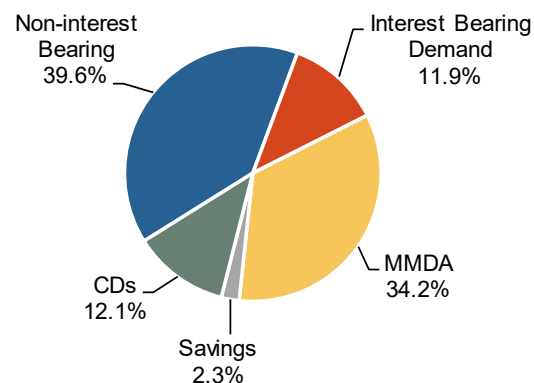
BALANCE SHEET MIX

Loan Portfolio



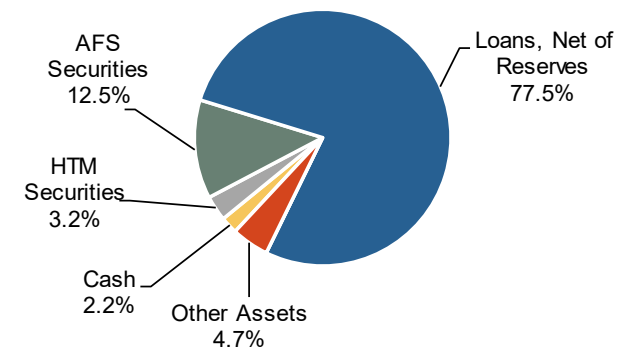
- Gross loans of \$1.02 billion, an increase of \$57 million, or 6%, from June 30, 2024
- 5.64% loan yield in Q2 2025, compared to 5.48% in Q2 2024
- Loan-to-deposit ratio of 90%

Deposit Base



- Total deposits of \$1.13 billion, an increase of \$64 million, or 6%, from June 30, 2024
- 1.39% cost of deposits in Q2 2025
- 40% of deposits are non-interest bearing and 51% of deposits are transaction accounts
- Diverse deposit base. No concentrations (2% or more) with any single depositor.

Total Asset Mix



- Total assets of \$1.30 billion
- Total cash and AFS securities of \$190 million, or 15% of assets
- Total HTM securities of \$41 million, or 3% of assets



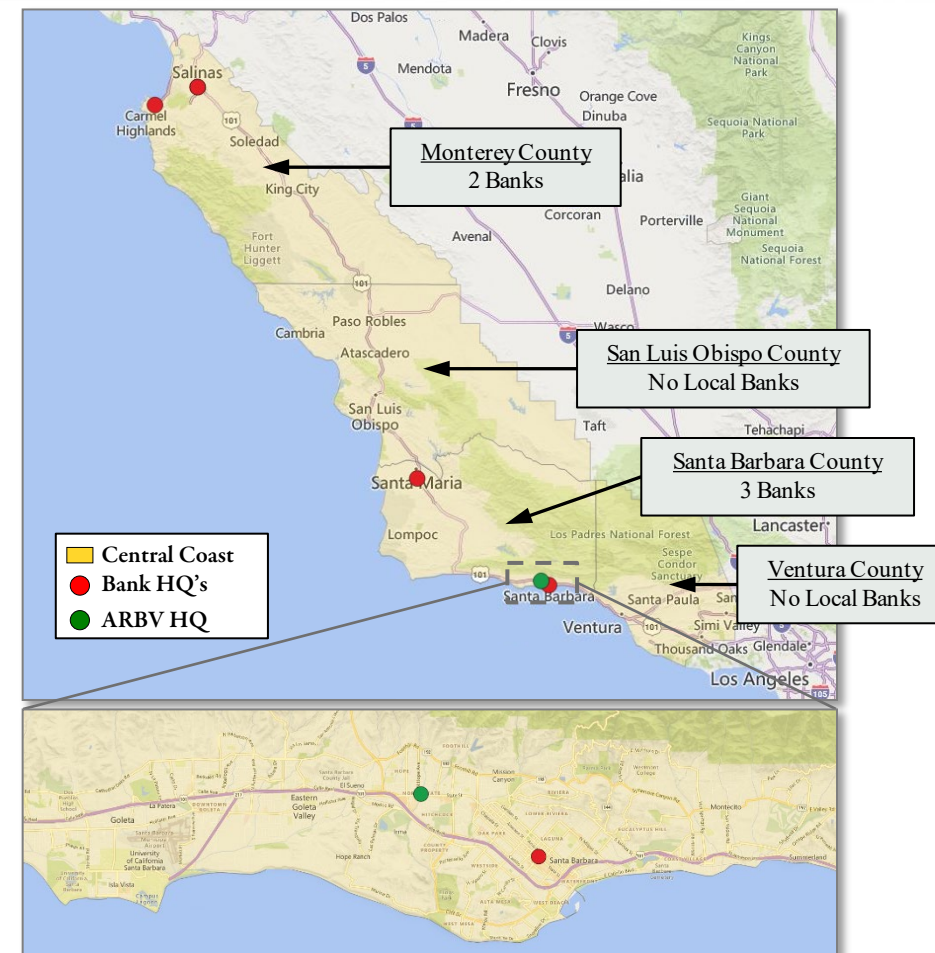
SCARCITY VALUE IN THE CENTRAL COAST OF CALIFORNIA

- ✓ American Riviera is the second largest bank headquartered in the Central Coast of California as ranked by total assets*
- ✓ No banks headquartered in San Luis Obispo County to our North or Ventura County to our South

Banks Headquartered in the Central Coast of California

Company	County	Assets (\$MM)
★ Montecito Bank & Trust	Santa Barbara	\$ 2,133
★ American Riviera Bancorp	Santa Barbara	\$ 1,300
Pacific Valley Bancorp	Monterey	\$ 572
★ Community Bank of Santa Maria	Santa Barbara	\$ 418
Monterey County Bank	Monterey	\$ 246

★ = Headquartered in Santa Barbara County



Source: S&P Capital IQ Pro as of 6/30/2025, ARBV unaudited company information as of 6/30/2025

Note: All dollars in millions

*Central Coast of California is defined as the counties of Santa Barbara, San Luis Obispo, Monterey, and Ventura



SIGNIFICANT MARKET DISRUPTION CREATES OPPORTUNITY

11 banks with \$7.9B of deposits in ARBV's footprint have been acquired since 2014, including 5 banks which were headquartered in-market*

Deposit Market Share* in 2014

Rank		In-Mkt. Institution (State)	Number of Branches	Deposits in Market	Market Share
Total	HQ				
1	-	Rabobank (Netherlands)	33	\$ 2,672,199	17.7%
2	-	Wells Fargo & Co. (CA)	19	\$ 2,640,251	17.5%
3	-	Mitsubishi UFJ Financial Group Inc. (Japan)	22	\$ 2,232,761	14.8%
4	-	Bank of America Corp. (NC)	14	\$ 1,862,467	12.3%
5	-	JPMorgan Chase & Co. (NY)	23	\$ 1,469,315	9.7%
6	1	Heritage Oaks Bank (CA)	17	\$ 1,399,292	9.3%
7	2	Montecito Bank & Trust (CA)	7	\$ 936,435	6.2%
8	-	PacWest Bank (CA)	9	\$ 376,041	2.5%
9	3	Community West Bank (CA)	4	\$ 361,505	2.4%
10	-	First Republic Bank (CA)	1	\$ 236,835	1.6%
11	-	Bank of the West (France)	2	\$ 209,710	1.4%
12	-	Northern Trust Corp. (IL)	2	\$ 201,437	1.3%
13	-	Citigroup Inc. (NY)	3	\$ 196,557	1.3%
14	4	American Riviera Bank (CA)	2	\$ 180,425	1.2%
15	5	Community Bank of Santa Maria (CA)	3	\$ 172,229	1.1%
16	-	U.S. Bank (MN)	9	\$ 164,432	1.1%
17	6	Founders Community Bank (CA)	3	\$ 151,849	1.0%
18	7	Bank of Santa Barbara (CA)	2	\$ 137,326	0.9%
19	-	First Bank (MO)	3	\$ 123,947	0.8%
20	8	Coast National Bank (CA)	3	\$ 110,798	0.7%
21	-	Columbia Banking System Inc. (WA)	1	\$ 8,327	0.1%
22	-	Dickinson Financial Corp. II (MO)	1	\$ 1,295	0.0%
23	-	Premier Valley Bank (CA)	1	\$ 893	0.0%
Total for All Institutions in Market			184	\$ 15,846,326	
Total Disruption (11 Companies)			97	\$ 7,889,209	52.3%

Deposit Market Share* in 2024

Rank		In-Mkt. Institution (State)	Number of Branches	Deposits in Market	Market Share
Total	HQ				
1	-	JPMorgan Chase & Co. (NY)	16	\$ 4,341,847	18.9%
2	-	Wells Fargo & Co. (CA)	14	\$ 3,530,601	15.3%
3	-	Bank of America Corp. (NC)	11	\$ 3,217,066	14.0%
4	-	Mechanics Bank (TX)	25	\$ 2,595,596	11.3%
5	-	U.S. Bank (MN)	16	\$ 2,108,682	9.2%
6	-	Pacific Premier Bank (CA)	9	\$ 1,848,124	8.0%
7	1	Montecito Bank & Trust (CA)	12	\$ 1,538,942	6.7%
8	2	American Riviera Bank (CA)	7	\$ 1,075,849	4.7%
9	-	Banc of California Inc. (CA)	7	\$ 656,770	2.9%
10	-	Community West Bank (CA)	6	\$ 600,139	2.6%
11	3	Community Bank of Santa Maria (CA)	2	\$ 357,882	1.6%
12	-	Bank of the Sierra (CA)	5	\$ 250,119	1.1%
13	-	UMB Bank (MO)	2	\$ 178,659	0.8%
14	-	First Bank (MO)	3	\$ 162,645	0.7%
15	-	Northern Trust Corp. (IL)	1	\$ 130,082	0.6%
16	-	Bank of Montreal (Canada)	2	\$ 104,470	0.5%
17	-	F&M Bank of Long Beach (CA)	1	\$ 95,302	0.4%
18	-	Columbia Banking System Inc. (WA)	1	\$ 55,826	0.2%
19	-	West Coast Community Bank (CA)	1	\$ 54,575	0.2%
20	-	MidFirst Bank (OK)	1	\$ 37,821	0.2%
21	-	Mission Bank (CA)	1	\$ 30,928	0.1%
22	-	Murphy Bank (CA)	1	\$ 27,247	0.1%
23	-	Citizens Business Bank (CA)	1	\$ 23,898	0.1%
Total for All Institutions in Market			145	\$ 23,023,070	

Source: S&P Capital IQ Pro, deposit data as of June 30 of respective years

Note: All dollars in thousands

Note: Companies highlighted in tan color represent companies which have been acquired or are pending acquisition targets

*Footprint includes Santa Barbara and San Luis Obispo Counties



SHAREHOLDER VALUE

High-touch service, community focused business model with strong technology results in:

- ✓ Lower-cost, relationship, diversified, core deposit base with non-interest-bearing demand accounts comprising 40% of total deposits.
- ✓ Demand deposits comprise 51% of total deposits and grew 9% since the same quarter last year.
- ✓ Attractive, growing footprint of branches in California's Central Coast with 19-year history of relationship-based growth.
- ✓ Full lending services, including C&I, SBA, commercial real estate, residential mortgage, and construction.

The right people combined with successful execution:

- ✓ History of lifting out teams and capitalizing on disruption among competitors in our market.
- ✓ Atascadero branch reached \$30 million in deposits in just one year of operations and is providing positive earnings contribution in 2025.
- ✓ Evaluating a 4Q25 team lift-out in an adjacent community that is forecasted to provide immediate loan and deposit growth while providing positive earnings contribution in approximately one year.

Strong capital growth to support expansion and shareholder return:

- ✓ Tangible book value per share (TBVPS) has increased by 12% from one year ago. We project a sustained ability to increase TBVPS by 10-13% annually through profit and AOCI improvement.
- ✓ \$4.4 million remains available in our stock repurchase program.
- ✓ TBVPS excluding AOCI of \$22.49 = Trading at 92% of TBVPS excluding AOCI (utilizing \$20.79 share price).

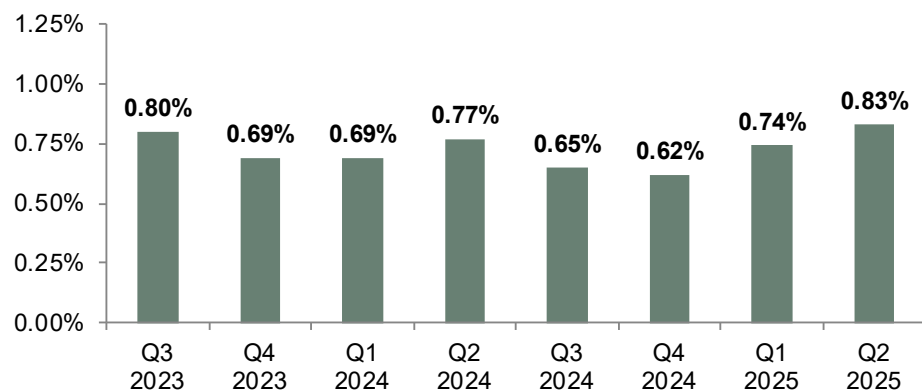


TREND ANALYSIS

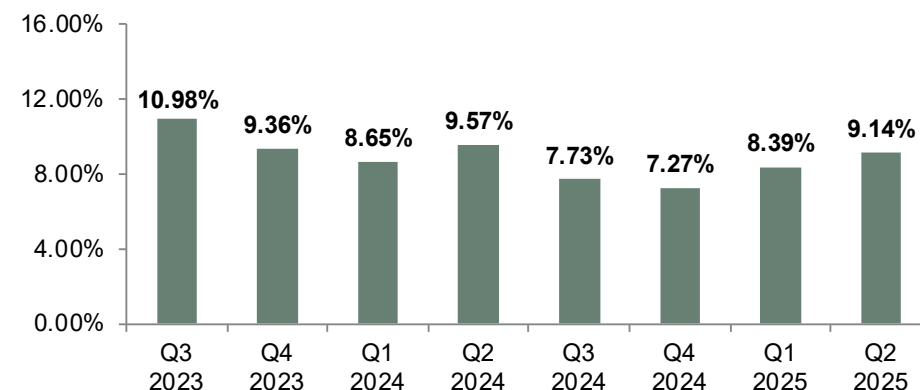


PROFITABILITY TRENDS

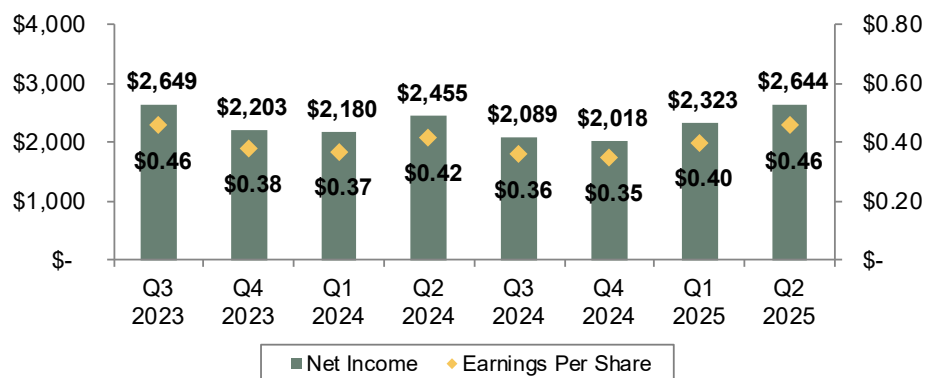
Return on Average Assets



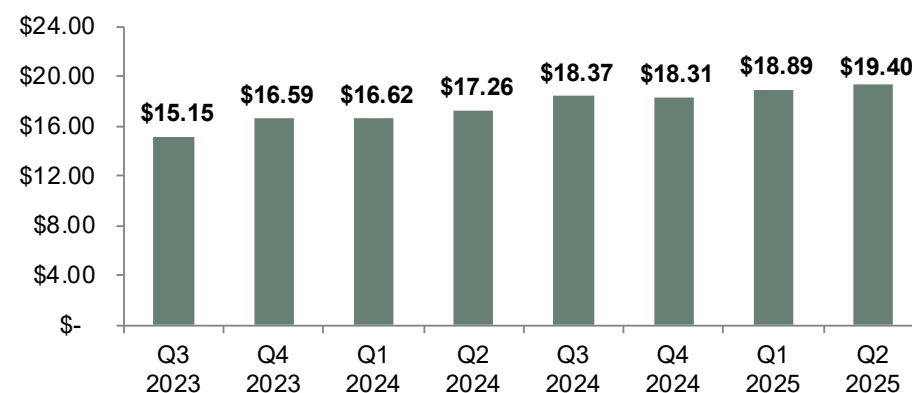
Return on Average Equity



Net Income (\$000s) & Earnings Per Share



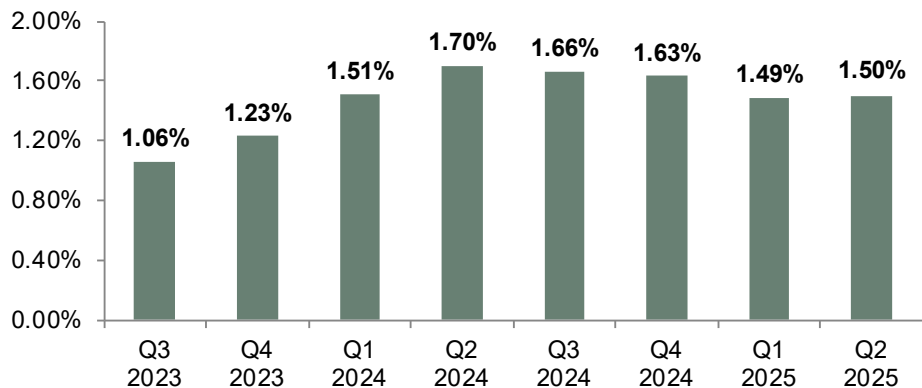
Tangible Book Value Per Share



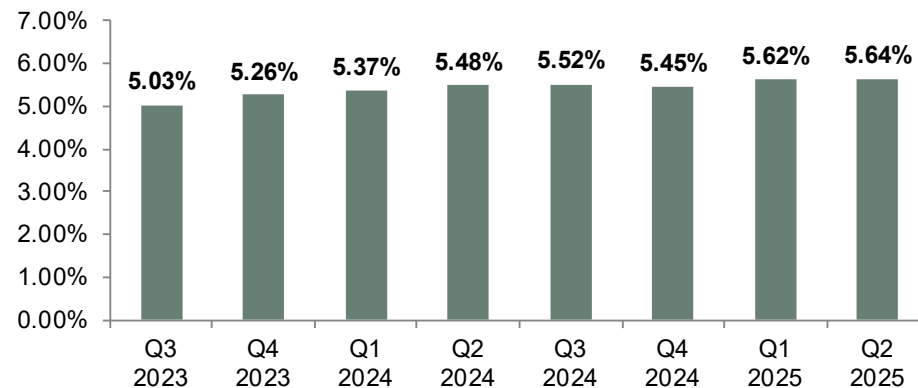


YIELD & COST TRENDS

Cost of Funds

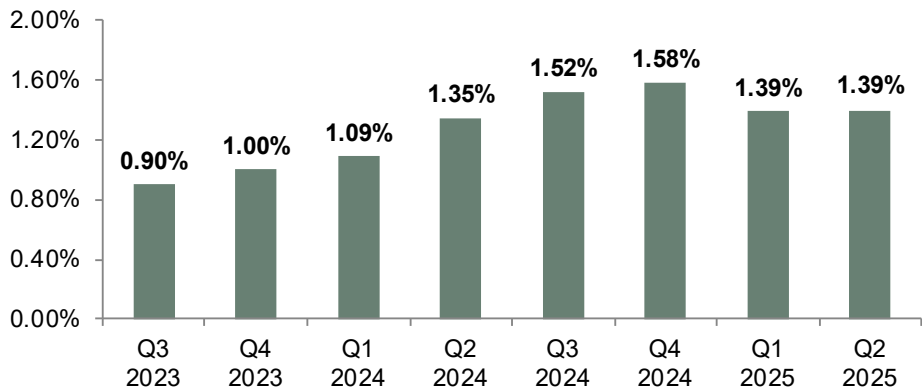


Yield on Loans

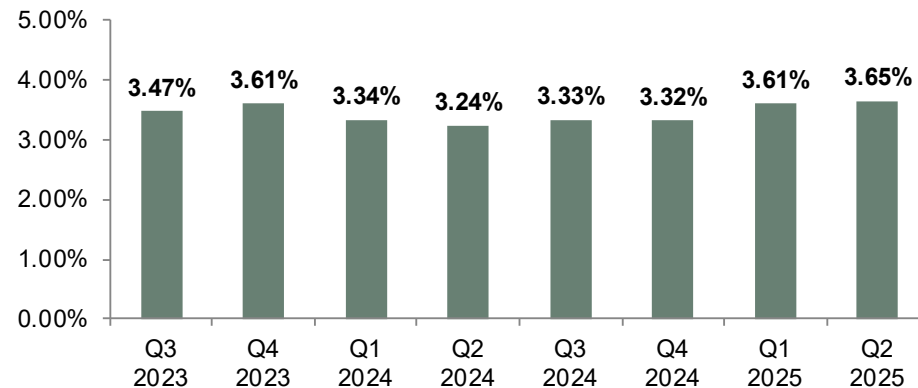


- Yield on loans has increased by 61 basis points over the last 7 quarters

Cost of Deposits



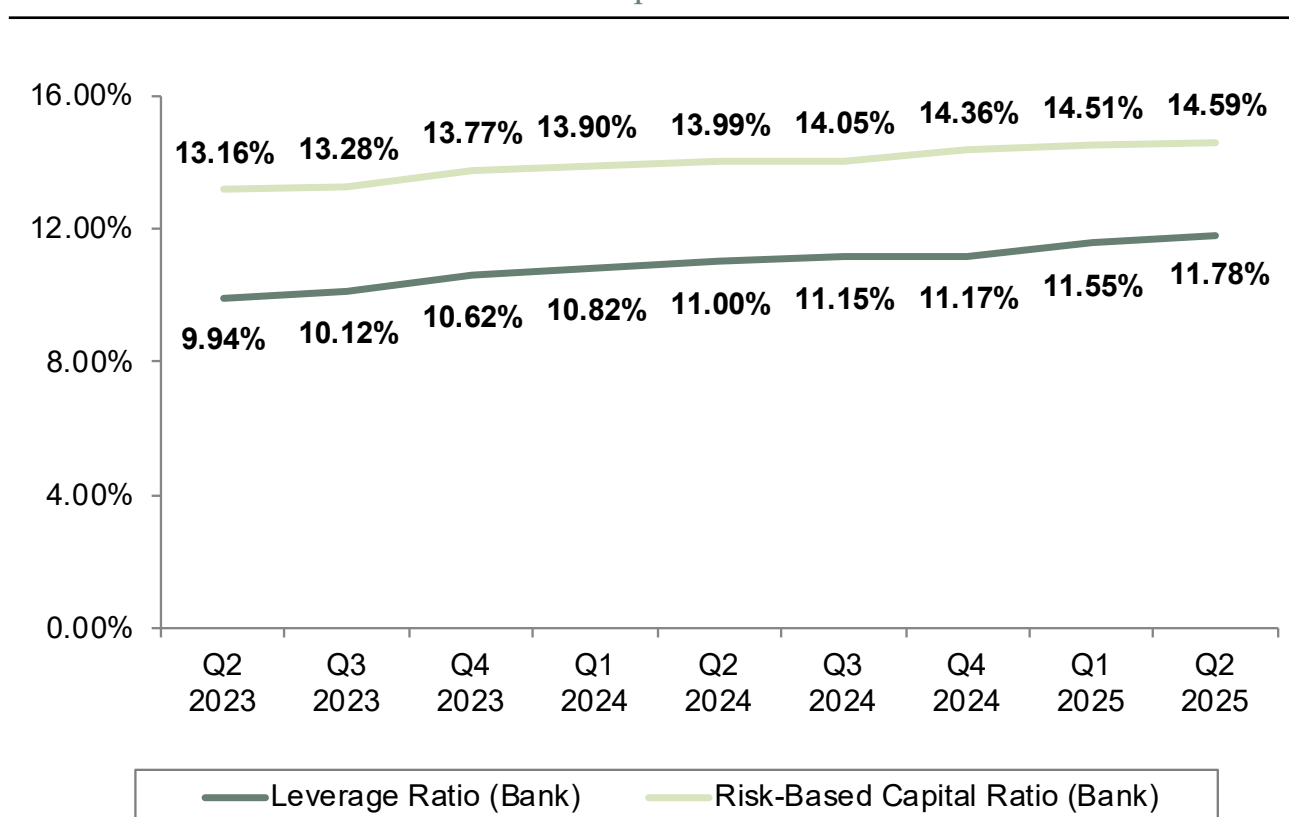
Net Interest Margin





CAPITAL ADEQUACY TREND

Bank Capital Ratios

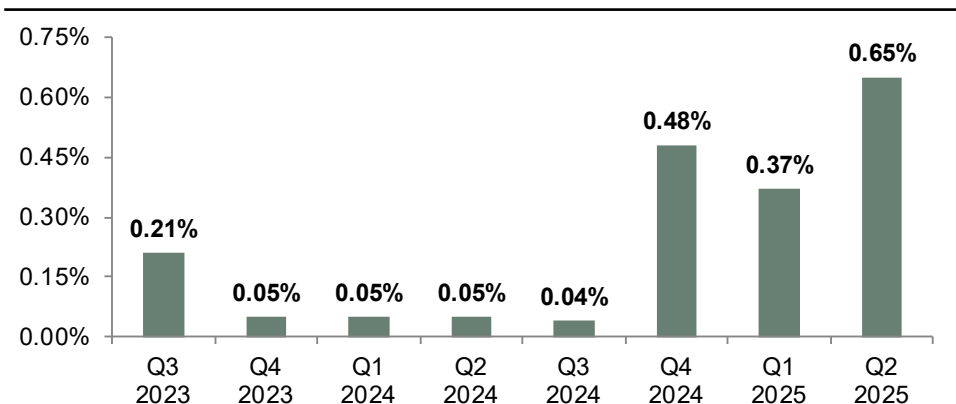


- The Company repurchased 30,616 shares of common stock during the quarter at a weighted average cost of \$18.22 per share, which is below tangible book value per share. \$4.4 million remains authorized and available for future repurchases under the current stock buyback program
- Tangible common equity ratio of 8.70% at consolidated company-level; which includes the negative impact of \$17.9 million in Accumulated Other Comprehensive Income (AOCI) related to unrealized losses on securities
- Leverage ratio of 11.78% and risk-based capital ratio of 14.59% at bank-level
- The Bank could absorb the entire unrealized loss in the AFS portfolio and still maintain Leverage and RBC Capital ratios above the regulatory definition of well capitalized
- \$16.5 million in subordinated notes outstanding from February 2022 with a fixed rate of 3.75% for first five years, and SOFR + 212 basis points for last five years

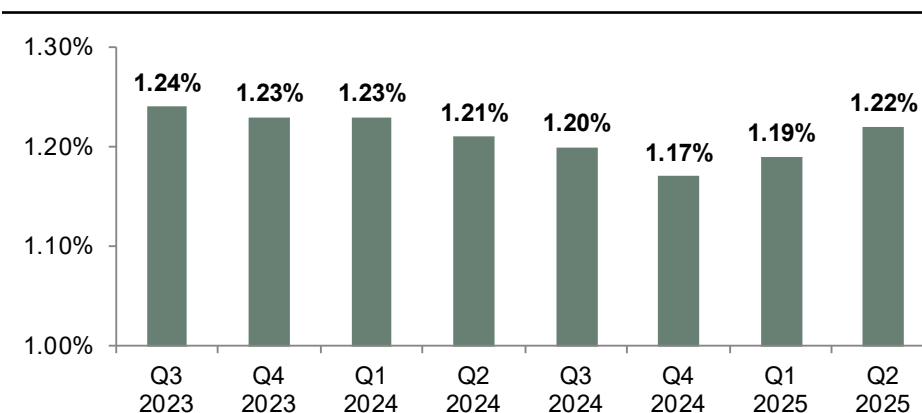


CREDIT QUALITY TRENDS

Nonperforming Assets / Total Assets*



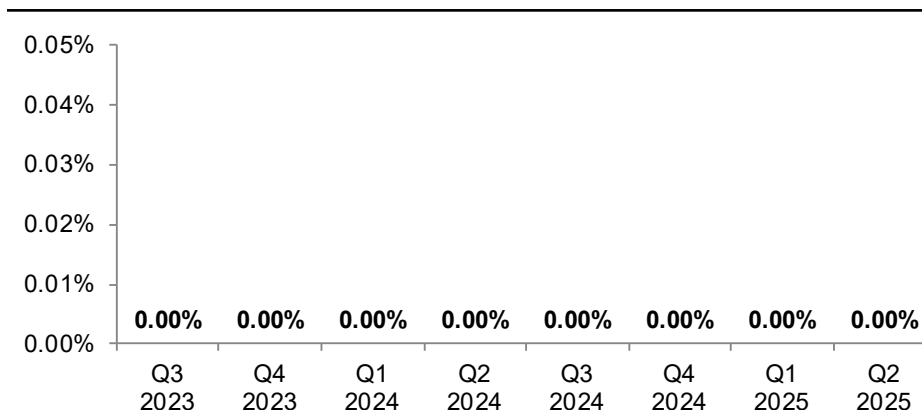
Allowance for Credit Losses / Gross Loans



Nonperforming, Non-Accrual Assets:

- \$3.8 million land loan, zoned for high-density residential development. 49% LTV based on 2023 appraisal. Significant unpaid interest at 15.5% has accumulated and has not been recognized by Bank. Forbearance expired and note is due and payable.
- \$2.4 million beachfront estate. 42% LTV based on July 2025 appraisal. Borrower intends to keep loan current with vacation rental income.
- \$1.3 million agricultural land loan, intended for low-density residential development. 56% LTV based on July 2025 appraisal. Borrower intends to keep loan current and may list property for sale.
- \$0.9 million comprised of 5 smaller relationships supported by RE collateral, SBA guarantees or fully reserved.

Net Charge-Offs (Recoveries) / Average Loans



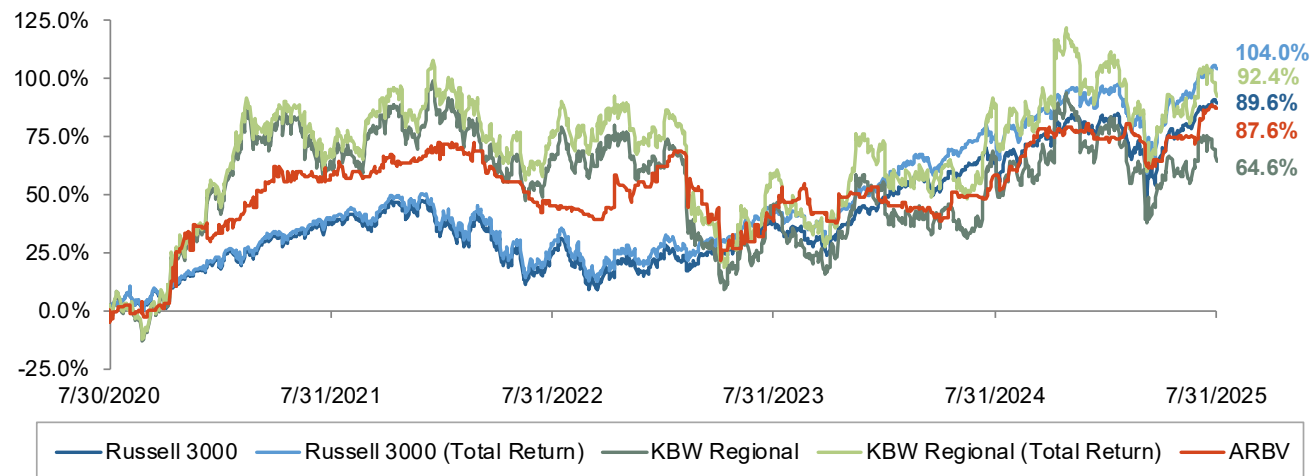
Source: Unaudited company information, call reports and press releases as of 6/30/2025

*Excludes troubled debt restructurings



STOCK PERFORMANCE TREND

Market Performance – Last Five Years



Periods	Beginning Date	Price			Total Return Incl. Dividends		Price
		Russell 3000	KBW Regional	ARBV	Russell 3000	KBW Regional	ARBV vs. KBW Regional
30-Day	6/18/2025	5.9%	5.4%	7.0%	6.0%	5.5%	1.6%
60-Day	5/6/2025	13.0%	5.2%	11.2%	13.3%	6.0%	6.0%
90-Day	3/24/2025	9.6%	0.3%	6.9%	10.1%	1.2%	6.6%
Year-To-Date	12/31/2024	7.3%	-3.5%	3.9%	8.1%	-2.0%	7.4%
Last Twelve Months	7/30/2024	15.8%	-1.4%	18.1%	17.4%	1.6%	19.5%
Last Five Years	7/30/2020	89.6%	64.6%	87.6%	104.0%	92.4%	23.0%
Since March 2019 Stock Offering	3/27/2019	117.9%	20.3%	33.0%	140.3%	46.6%	12.7%

Summary Market Profile

Ticker	ARBV
Exchange	OTCQX
Stock Price	\$ 20.79
Market Cap. (\$MM)	\$ 121
Dividend Yield	0.00%
<u>Average Daily Volume (3 Months)</u>	
Avg. Daily Volume (Shares)	5,051
Avg. Daily Volume (\$000s)	\$ 105
<u>52-Week High/Low</u>	
52-Week High (7/18/2025)	\$ 21.00
52-Week Low (8/09/2024)	\$ 16.75
% Difference vs. 52-Week High	-1.0%
% Difference vs. 52-Week Low	24.1%
<u>Valuation Ratios</u>	
Price / Tg. Book Value	107.2%
Price / MRQ EPS	11.3x
Price / LTM EPS	13.2x



AMERICAN RIVIERA
BANCORP

ARBV HISTORY AND MANAGEMENT



HISTORY OF THE COMPANY



* Unaudited company information as of 6/30/2025.

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

*** June 30, 2008 Call Report



EXECUTIVE MANAGEMENT TEAM



2008

Mr. DeVine serves as the President and Chief Executive Officer of the Bank and Bancorp. He was appointed President and Chief Executive Officer of the Bank on August 21, 2008. Mr. DeVine previously was employed as Statewide Division Manager of commercial real estate by Rabobank, N.A. Prior to that, he was Regional President for the Greater Santa Barbara and Santa Ynez Valley Region of Mid-State Bank & Trust. He has held senior officer positions in a range of banking firms, serving roles in commercial, real estate, private and investment banking during his 30+ year career. He graduated with honors from the Pacific Coast Banking School at the University of Washington and received his Bachelors of Science from the University of California, San Diego in Quantitative Economics and Management Science.



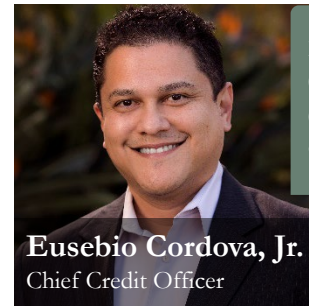
2016

Ms. Funari was appointed Executive Vice President and Chief Operating Officer of the Bank on January 1, 2016. Ms. Funari was previously employed as Executive Vice President and Chief Operating Officer and served as a Director for The Bank of Santa Barbara. Prior to joining The Bank of Santa Barbara, she served as Executive Vice President and Santa Barbara and Ventura Counties Market President for Business First National Bank. She was also a founder and president of Business First Bank and held senior officer positions at Santa Barbara Bank & Trust, City Commerce Bank and Bank of New York over her 30+ year career. Her education includes a graduate degree with honors from the Pacific Coast Banking School at the University of Washington and University of California, Los Angeles.



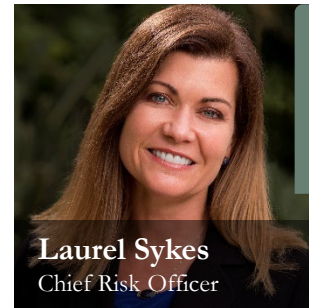
2006

Ms. Martinich serves as the Executive Vice President and Chief Financial Officer of the Bank and Bancorp. She was appointed Senior Vice President and Chief Financial Officer of the Bank on April 20, 2006. Ms. Martinich previously was employed by Pacific Capital Bancorp (PCB), dba Santa Barbara Bank & Trust. Ms. Martinich's financial and banking experience spans 25+ years, first as an external auditor with Arthur Andersen and then with responsibility for various functions in the Finance Department of PCB, reporting directly to the CFO. She graduated from UC Santa Barbara with a Bachelors of Arts in Business Economics.



2009

Mr. Cordova was appointed Senior Vice President and Chief Credit Officer of the Bank on July 20, 2016 and currently serves as the Executive Vice President and Chief Credit Officer. Mr. Cordova joined the Bank in 2009 and was serving as the Commercial Team Leader prior to his appointment as CCO. Prior to working at American Riviera Bank, Mr. Cordova was a Vice President, Commercial Banking Officer for Mid-State Bank and Trust. Mr. Cordova graduated with a Bachelor of Science Degree in Business and minor in Economics from CSU Channel Islands. He is a graduate of Pacific Coast Banking School at the University of Washington.



2019

Ms. Sykes serves as the Executive Vice President and Chief Risk Officer of the Bank and Bancorp. She was appointed Executive Vice President and Chief Compliance and Risk Officer of the Bank on June 13, 2019. She holds the designation of Certified Regulatory Compliance Manager. Ms. Sykes launched her banking career in Wells Fargo and later joined Santa Barbara Bank & Trust, moving into the bank's consumer compliance function where she rose to the position of Director of Regulatory Affairs before accepting a position with Montecito Bank & Trust as SVP, Chief Risk Officer. Ms. Sykes graduated with a degree in Business Economics at the University of California at Santa Barbara and Juris Master degree from Florida State University.



2019

Paul Abramson is the Executive Vice President, Chief Technology Officer for American Riviera Bank. He is leading our bank in technology and cyber security strategy. Mr. Abramson comes to us with 20+ years of experience in the Technology and Cybersecurity industries, of which 17 years has been in banking. He previously served as the lead technologist and cybersecurity architect for Montecito Bank & Trust, and before that worked for a network security solutions provider designing and implementing threat management deployments for large enterprises. He graduated from UC Santa Barbara with a BA in Business Economics and recently completed the Western Bankers Association Executive Development Program.



SUPPLEMENTARY DATA



SANTA BARBARA COUNTY

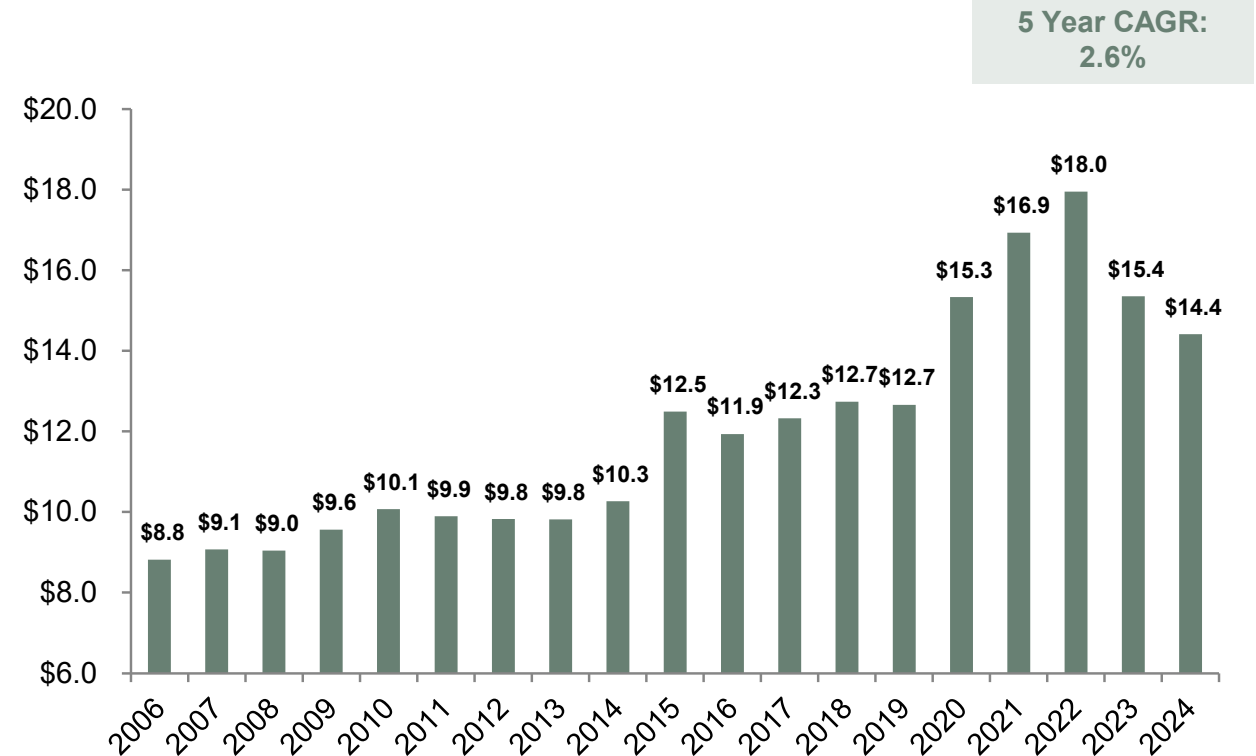
Economic Overview and Demographic Trends

- ✓ Thriving local economy with meaningful job growth in tourism, professional services, and healthcare sectors
- ✓ Home to UC Santa Barbara, which ranks as the 13th best public university in the United States and employs over 10,000 people⁽¹⁾
- ✓ Santa Barbara's population has grown 5.6% since 2010 and is expected to grow 1.5% over the next five years⁽²⁾
- ✓ Median household incomes for the cities of Santa Barbara and Montecito are \$98,450 and \$182,901, which are 30% and 141% higher than the national average, respectively⁽²⁾
- ✓ Major employers in Santa Barbara include: Lockheed Martin, Raytheon, Santa Barbara Education System, UC Santa Barbara, and the City of Santa Barbara⁽³⁾

Note: All dollars in billions, unless noted otherwise. All information is for Santa Barbara County, unless noted otherwise

1. U.S. News & Reports, 2025 Rankings, UCSB Administrative Services
2. S&P Capital IQ Pro
3. Pacific Coast Business Times

Total Deposits (\$B) – Santa Barbara County





SAN LUIS OBISPO COUNTY

Economic Overview and Demographic Trends

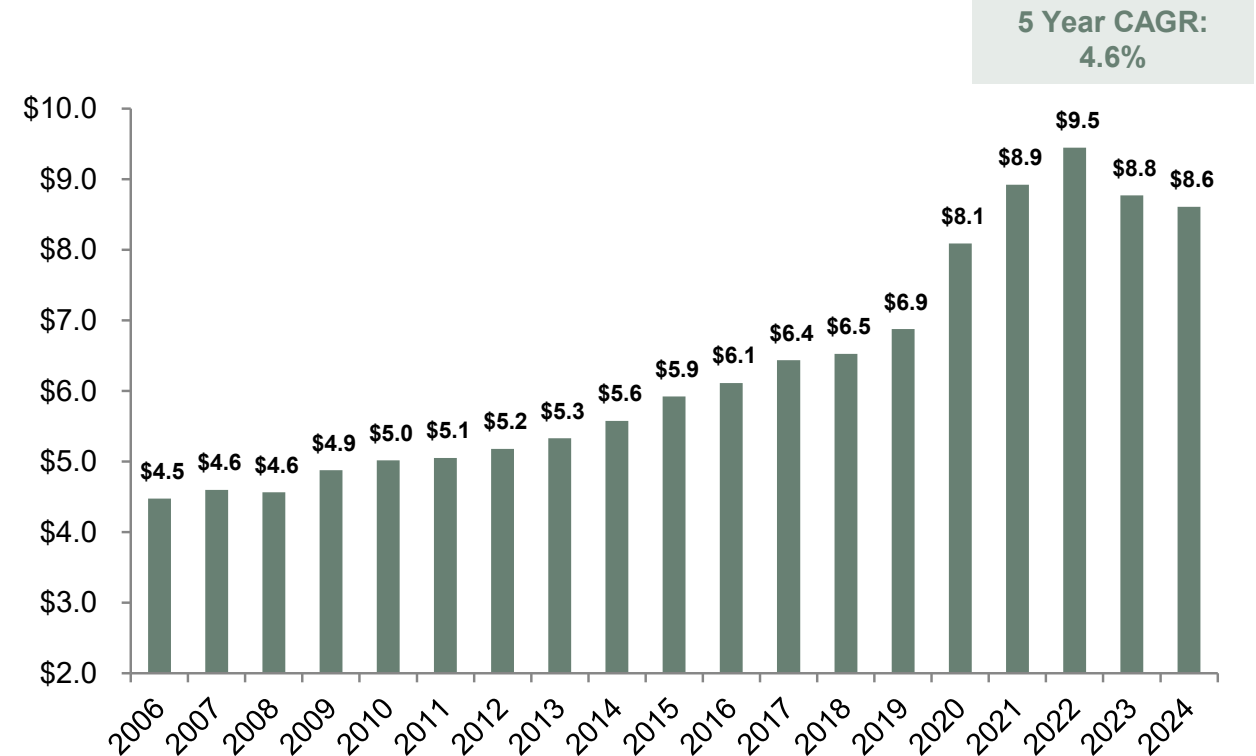
- ✓ Diverse region characterized by agricultural and ranching operations, a robust wine industry, and small-to-mid sized businesses
- ✓ Home to nationally-ranked California Polytechnic State University, which is comprised of approximately 22,000 students and employs over 3,000 faculty and staff⁽¹⁾
- ✓ San Luis Obispo's population has grown 5.2% since 2010 and is expected to grow 2.1% over the next five years⁽²⁾
- ✓ Median household income for San Luis Obispo is \$88,014, which is 16% higher than the national average⁽²⁾

Note: All dollars in billions, unless noted otherwise. All information is for San Luis Obispo County, unless noted otherwise

1. Cal Poly, San Luis Obispo Quick Facts

2. S&P Capital IQ Pro

Total Deposits (\$B) – San Luis Obispo County





COMMERCIAL REAL ESTATE (CRE) PORTFOLIO

**Low LTV's and Strong
DCR's will support
CRE portfolio**

*(As of June 30, 2025 except DCR
data as of January 2025 stress test)*

CRE Type	Balance \$ Millions	% Total CRE Portfolio	% Total Bank Capital	Weighted DCR	Weighted LTV	90+ PD NA \$ Millions
Hospitality	\$ 130.8	21%	80%	2.02	45%	\$ -
Office Non-O/O	\$ 81.4	13%	50%	1.69	42%	\$ -
Retail Non-O/O	\$ 74.5	12%	45%	2.23	45%	\$ -
Multi-Family	\$ 64.1	10%	39%	1.82	46%	\$ -
Mixed Use Non-O/O	\$ 54.7	9%	33%	2.50	43%	\$ -
Special Purpose O/O	\$ 39.1	6%	24%	*	49%	\$ -
Industrial O/O	\$ 36.9	6%	26%	*	49%	\$ -
Office O/O	\$ 29.9	5%	18%	*	52%	\$ -
Industrial Non-O/O	\$ 26.3	4%	16%	1.90	39%	\$ -
Mixed Use O/O	\$ 16.5	3%	10%	*	51%	\$ -
Retail O/O	\$ 15.2	2%	9%	*	51%	\$ -
Skilled Nursing O/O	\$ 12.0	2%	7%	*	48%	\$ -
Farmland	\$ 10.7	2%	7%	*	49%	\$ -
Athletic Clubs O/O	\$ 10.3	2%	6%	*	33%	\$ -
Mini-Storage	\$ 9.9	2%	6%	*	30%	\$ -
Other Non-O/O	\$ 9.1	1%	6%	4.11	50%	\$ -
Other O/O	\$ 5.1	1%	3%	*	51%	\$ -
	\$ 626.5	100%	385%			\$ -
Construction & Land			53%			
"All CRE" Ratio			338%			



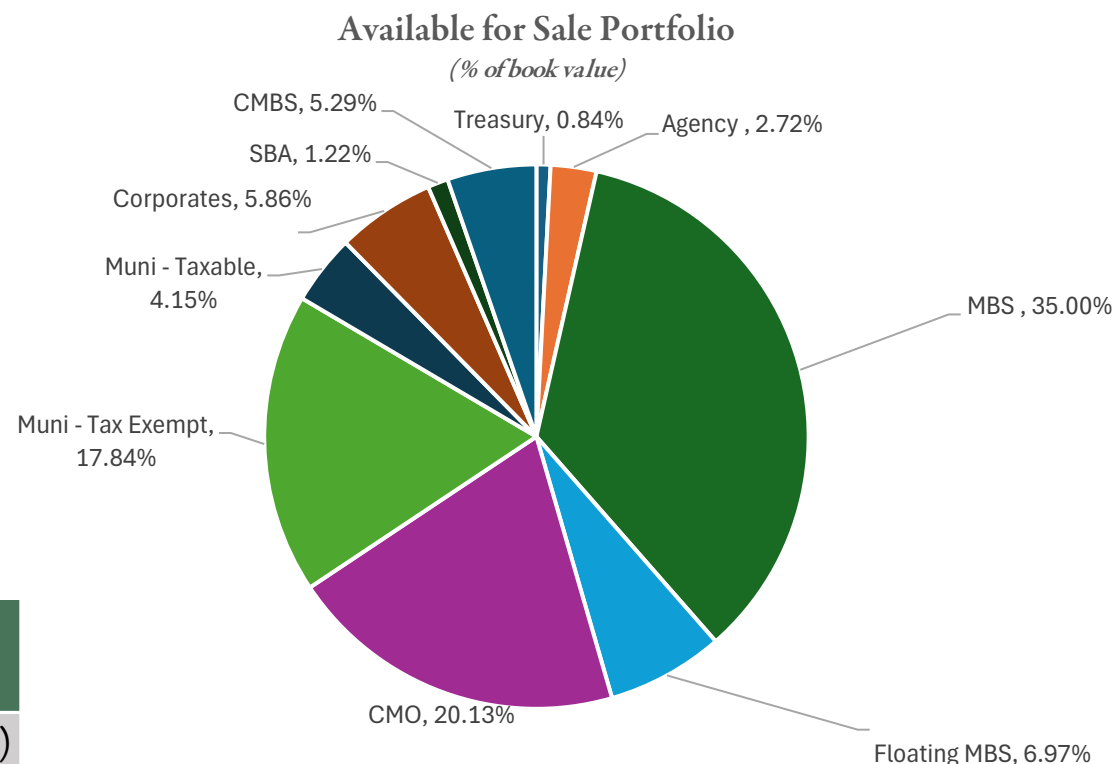
INVESTMENT PORTFOLIO

As of 6/30/2025 (in 000s)	Available for Sale	Held to Maturity
Book Value	\$ 182,747	\$ 41,395
Market Value	\$ 162,089	
Unrealized Gain (Loss)	\$ (20,658)	
AOCI	\$ (14,551)	\$ (3,396)
Tax Equivalent Yield*	2.93%	5.12%
Effective Duration	4.83	11.06

* Tax equivalent yield on HTM includes positive impact of accretion of mark at the time of transfer from AFS to HTM

Potential change in market value of the Available-for-Sale portfolio with changes in interest rates:

As of 6/30/2025 (in 000s)	Available for Sale
+200bp	\$ (16,082)
+100bp	\$ (8,058)
-100bp	\$ 7,023
-200bp	\$ 13,321



Estimated cash flows for the next two years are between \$17 - \$23 million annually.



LIQUIDITY SOURCES

Available liquidity

- \$28 million in cash and due from other banks
- \$137 million unencumbered Investments, available to be sold or pledged

Off Balance sheet sources of liquidity

- \$258 million of unused, available borrowing capacity at the FHLB based on current pledged collateral
- \$45 million available at the Federal Reserve Bank based on current pledged loans and HTM securities
- \$143 million in available Fed Funds borrowing lines from other banks
- \$171 million in brokered deposit availability

Contingent sources

- Additional \$40 million of FHLB borrowing capacity, contingent on increased CRE and Res RE loan pledges