AMERICAN RIVIERA BANCORP

Quarterly Financial Update

As of September 30, 2026

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

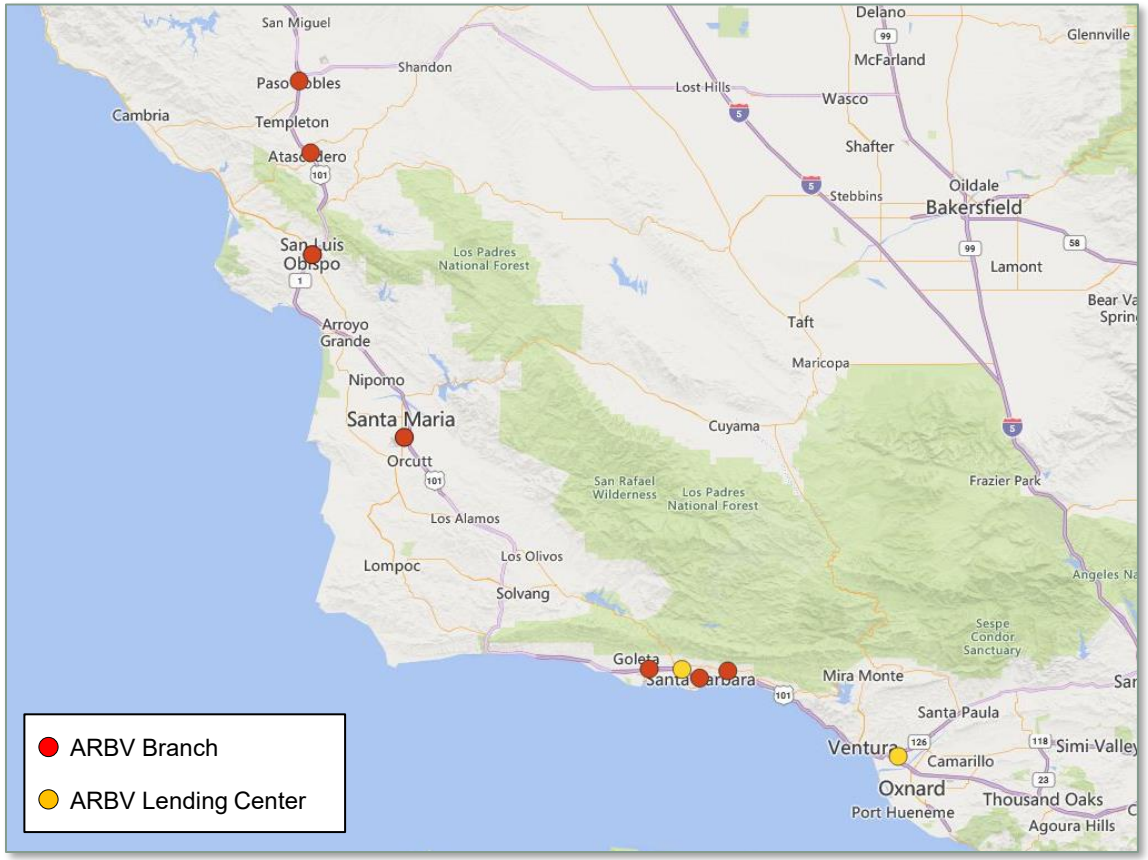
Company Overview

Bank Name	American Riviera Bank
Headquarters	Santa Barbara, CA
Ticker / Exchange	ARBV / OTCQX
Market Cap.	$ 167 MM
Outstanding Shares	5,759,589
Client Focus	Real Estate, Small Business, and Professionals
Geography	Central Coast of California
Year Established	2006
Full-Service Branches	7
Lending Centers	2

Financial Overview at 9/30/2026

Total Assets	$1,475 MM	ROAA**	1.17%
Gross Loans	$1,184 MM	ROAE**	12.47%
Total Deposits	$1,263 MM	Efficiency Ratio**	60.45%
Leverage Ratio*	11.13%	NIM**	4.11%

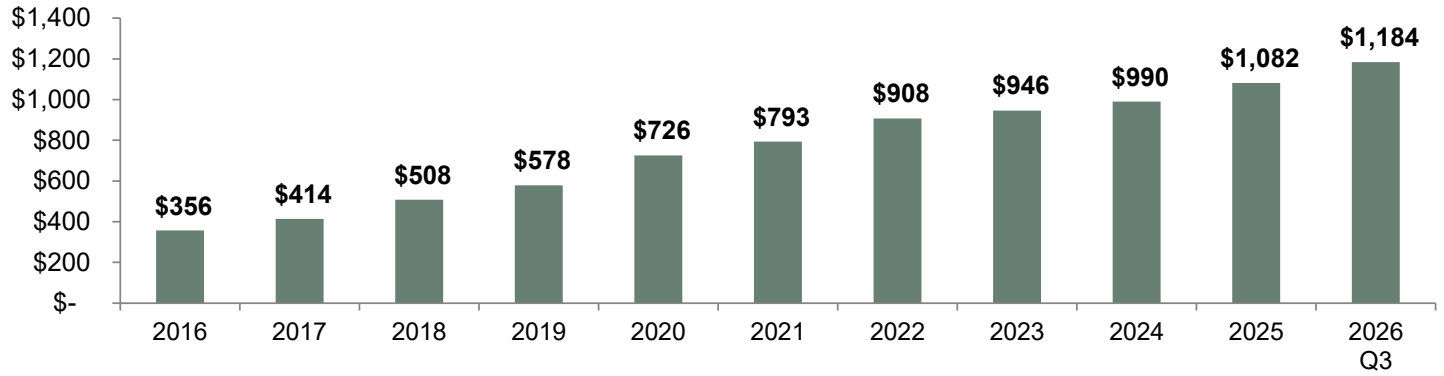
Branch Footprint



Source: Unaudited company information and earnings release data, as of 9/30/2026. Market data from S&P Capital IQ Pro, as of 10/30/2026
Note: All dollars in millions
*Denotes regulatory bank-level financials
**Third quarter 2026 annualized results

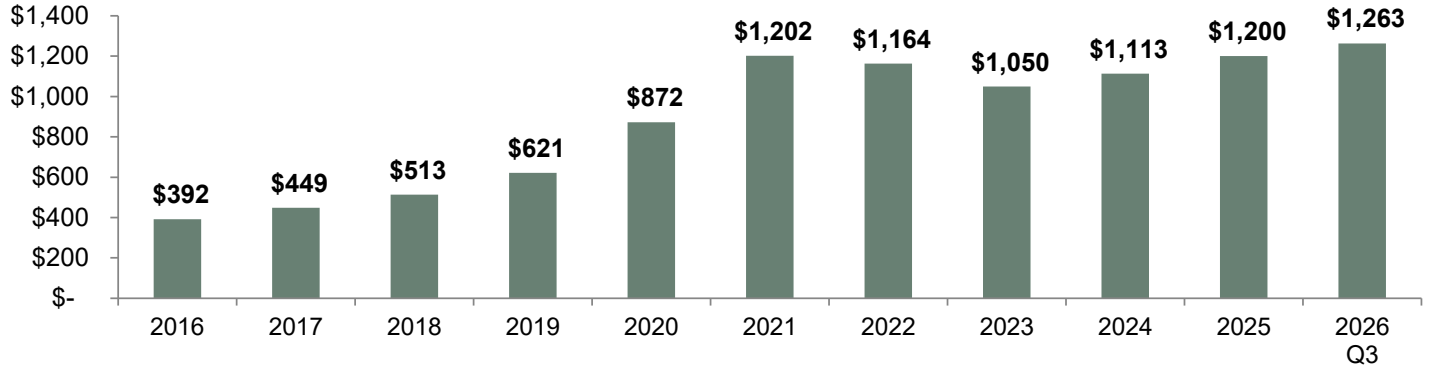
Track Record of Organic & Acquisitive Growth

Gross Loans ($MM)



- ✓ 14% loan growth over the last 12 months
- ✓ 13% CAGR since year of merger with Bank of Santa Barbara (12/31/2016)
- ✓ 2017-2019 expansion into San Luis Obispo County

Total Deposits ($MM)



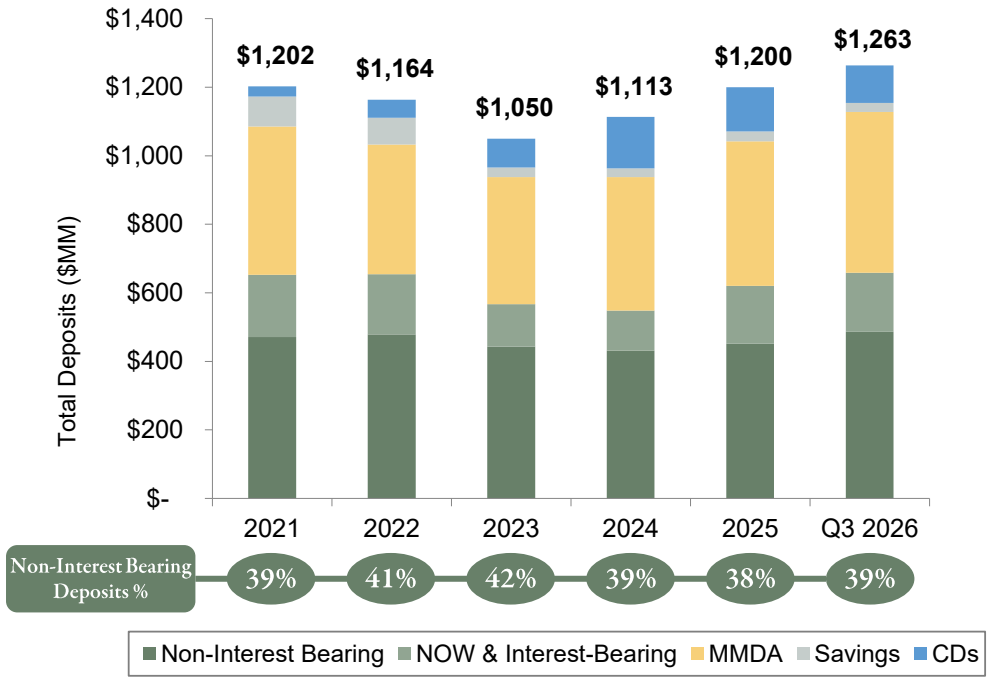
- ✓ Deposits continue to grow, with only $5.0 million of wholesale-funded certificates of deposit as of September 30, 2026
- ✓ 13% CAGR since year of merger with Bank of Santa Barbara (12/31/2016)

Source: Unaudited company information, press releases and call reports as of 9/30/2026

A Core Deposit Franchise

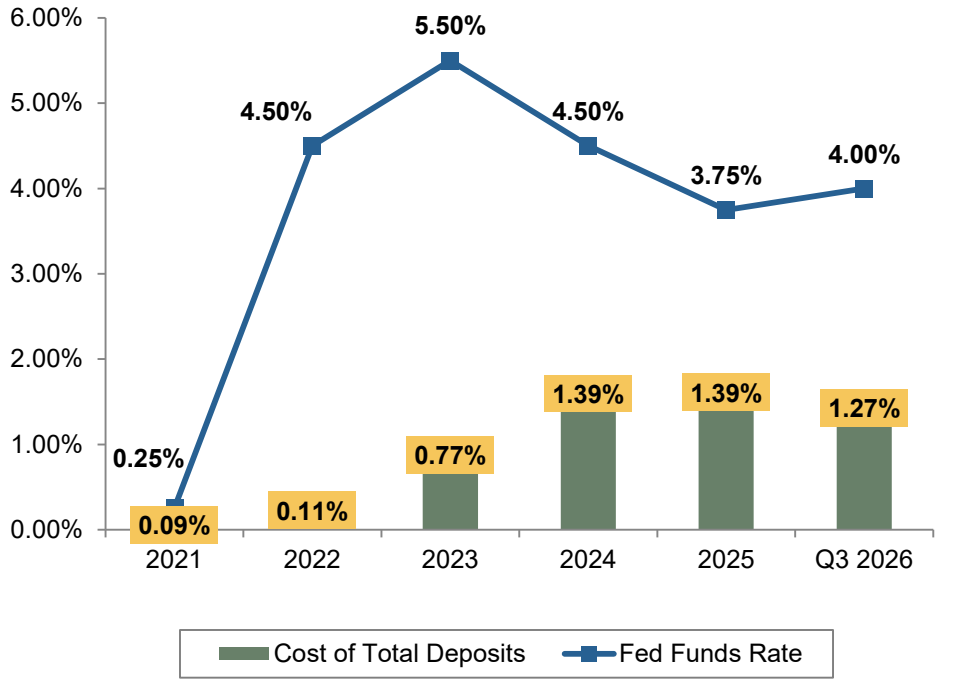
- Average deposit balance for business accounts of $134,000 and $37,000 for personal accounts

Deposit Mix



- 1.27% cost of total deposits in Q3 2026 vs. 1.99% for California bank peers*

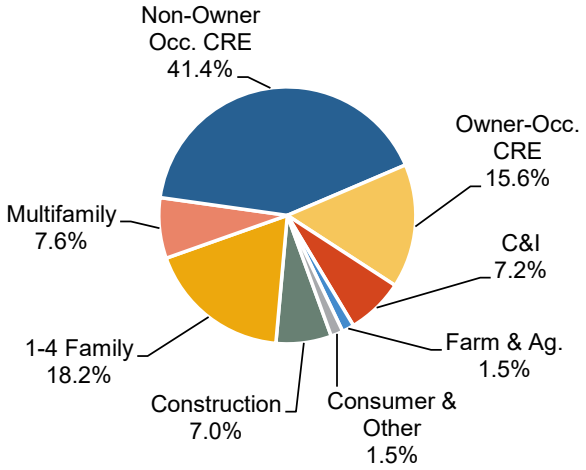
Cost of Deposits vs. Fed Funds Rate



Source: Unaudited company information, call reports and press releases as of 9/30/2026, 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

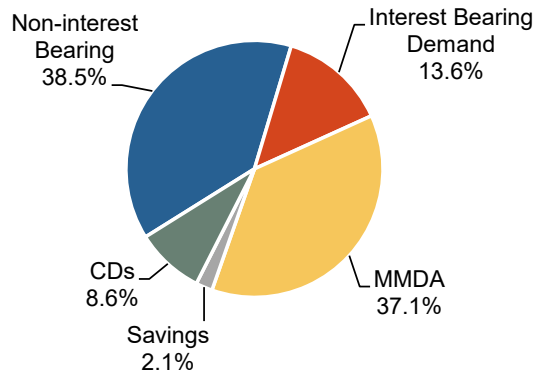
Balance Sheet Mix

Loan Portfolio



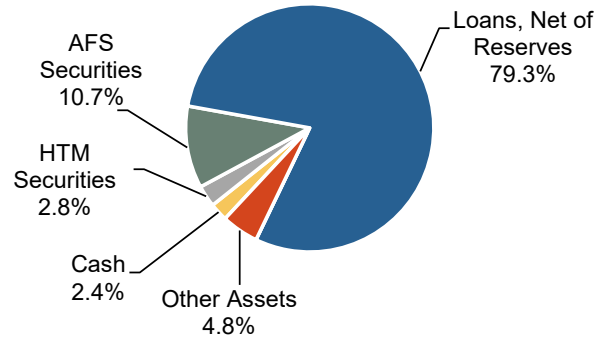
- Gross loans of $1.18 billion, an increase of $142 million, or 14%, from September 30, 2025
- 6.03% loan yield in Q3 2026, compared to 5.69% in Q3 2025. Q3 2026 loan yield includes $477,000 non-recurring interest recovery
- Loan-to-deposit ratio of 94%

Deposit Base



- Total deposits of $1.26 billion, an increase of $2.5 million, or 0.2%, from September 30, 2025
- 1.27% cost of deposits in Q3 2026
- 39% of deposits are non-interest bearing and 52% of deposits are transaction accounts
- Diverse deposit base

Total Asset Mix



- Total assets of $1.5 billion
- Total cash and AFS securities of $193 million, or 13% of assets
- Total HTM securities of $41 million, or 3% of assets

Source: Unaudited company information, call report and press release for the quarter ended 9/30/2026

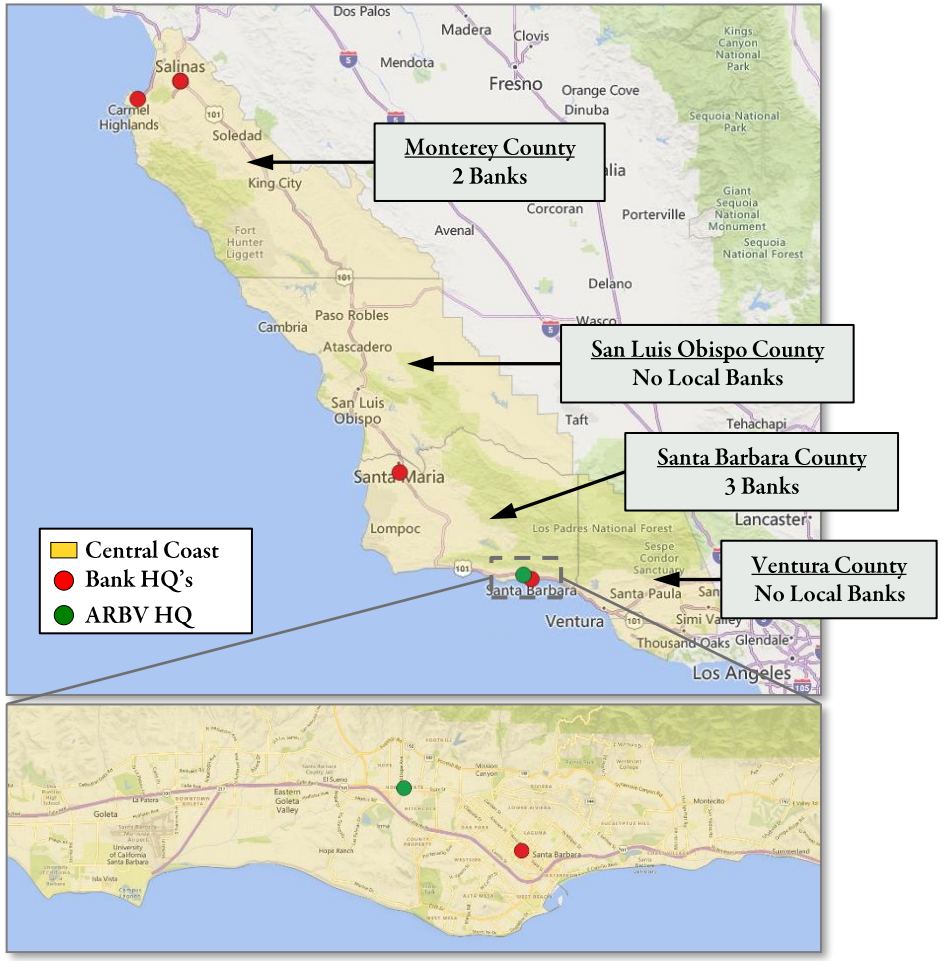
Scarcity Value in the Central Coast of California

- ✓ 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	$ 2,051
★	**American Riviera Bancorp**	**Santa Barbara**	**$ 1,475**
	Pacific Valley Bancorp	Monterey	$ 667
★	Community Bank of Santa Maria	Santa Barbara	$ 418
	Monterey County Bank	Monterey	$ 301

★ = Headquartered in Santa Barbara County



Source: S&P Capital IQ Pro as of the most recent quarter ended, ARBV unaudited company information as of 9/30/2026
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 $8.3B of deposits in ARBV's footprint have been acquired since 2016, including 4 banks which were headquartered in-market*

Deposit Market Share* in 2016

Rank Total	Rank In-Mkt. HQ	Institution (State)	Number of Branches	Deposits in Market	Market Share
1	-	Wells Fargo Bank (CA)	17	$ 3,159,885	17.9%
2	-	Rabobank (Netherlands)	28	$ 2,632,651	14.9%
3	-	MUFG Union Bank (Japan)	16	$ 2,460,446	13.9%
4	-	Bank of America (NC)	13	$ 2,336,319	13.2%
5	-	JPMorgan Chase Bank (NY)	21	$ 1,862,537	10.5%
6	1	Heritage Oaks Bank (CA)	12	$ 1,617,269	9.1%
7	2	Montecito Bank & Trust (CA)	7	$ 990,142	5.6%
8	-	PacWest Bank (CA)	9	$ 458,446	2.6%
9	**3**	**American Riviera Bank (CA)**	**3**	**$ 354,168**	**2.0%**
10	4	Community West Bank (CA)	3	$ 306,875	1.7%
11	-	First Republic Bank (CA)	1	$ 303,333	1.7%
12	-	Northern Trust Co. (IL)	2	$ 221,748	1.3%
13	5	Community Bank of Santa Maria (CA)	4	$ 213,909	1.2%
14	-	Bank of the West (France)	2	$ 183,447	1.0%
15	6	Founders Community Bank (CA)	4	$ 169,824	1.0%
16	-	First Bank (MO)	3	$ 141,612	0.8%
17	7	Coast National Bank (CA)	3	$ 130,223	0.7%
18	-	U.S. Bank (MN)	3	$ 72,915	0.4%
19	-	Columbia Bank (OR)	1	$ 20,599	0.1%
20	-	1st Capital Bank (CA)	1	$ 19,714	0.1%
21	-	Ojai Community Bank (CA)	1	$ 19,093	0.1%
22	-	Citizens Business Bank NA (CA)	1	$ 5,513	0.0%
		Total for All Institutions in Market	155	$ 17,680,668	100.0%
		Total Disruption (11 Companies)	80	$ 8,301,321	47.0%

Deposit Market Share* in 2026

Rank Total	Rank In-Mkt. HQ	Institution (State)	Number of Branches	Deposits in Market	Market Share
1	-	JPMorgan Chase Bank (NY)	15	$ 4,453,647	19.7%
2	-	Wells Fargo Bank (CA)	12	$ 3,405,691	15.1%
3	-	Bank of America (NC)	10	$ 3,137,805	13.9%
4	-	Mechanics Bank (TX)	24	$ 2,532,809	11.2%
5	-	U.S. Bank (MN)	14	$ 2,061,505	9.1%
6	-	Columbia Bank (OR)	10	$ 1,736,817	7.7%
7	1	Montecito Bank & Trust (CA)	12	$ 1,471,170	6.5%
8	**2**	**American Riviera Bank (CA)**	**7**	**$ 1,239,018**	**5.5%**
9	-	Banc of California (CA)	6	$ 628,625	2.8%
10	-	Community West Bank (CA)	5	$ 387,945	1.7%
11	3	Community Bank of Santa Maria (CA)	2	$ 350,357	1.5%
12	-	Bank of the Sierra (CA)	5	$ 241,657	1.1%
13	-	UMB Bank (MO)	2	$ 220,955	1.0%
14	-	First Bank (MO)	3	$ 175,064	0.8%
15	-	Northern Trust Co. (IL)	1	$ 135,362	0.6%
16	-	F&M Bank of Long Beach (CA)	1	$ 102,018	0.5%
17	-	MidFirst Bank (OK)	1	$ 66,413	0.3%
18	-	BMO Bank (Canada)	1	$ 55,223	0.2%
19	-	West Coast Community Bank (CA)	1	$ 54,251	0.2%
20	-	Mission Bank (CA)	1	$ 53,392	0.2%
21	-	Murphy Bank (CA)	1	$ 35,674	0.2%
22	-	Citizens Business Bank NA (CA)	1	$ 31,974	0.1%
23	-	Poppy Bank (CA)	1	$ 26,443	0.1%
24	-	CalPrivate Bank (CA)	1	$ 9,050	0.0%
		Total for All Institutions in Market	137	$ 22,612,865	100.0%

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 39% of total deposits.
- ✓ Demand deposits comprise 52% of total deposits.
- ✓ Attractive, growing footprint of branches in California's Central Coast with 20-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.
- ✓ Hired two experienced relationship bankers in October 2025 and opened our Ventura County loan production office in December 2025, beginning our expansion into this adjacent community. Full branch expected to open in early 2027. Customers are already beginning to move deposit relationship.

Strong capital growth to support expansion and shareholder return:

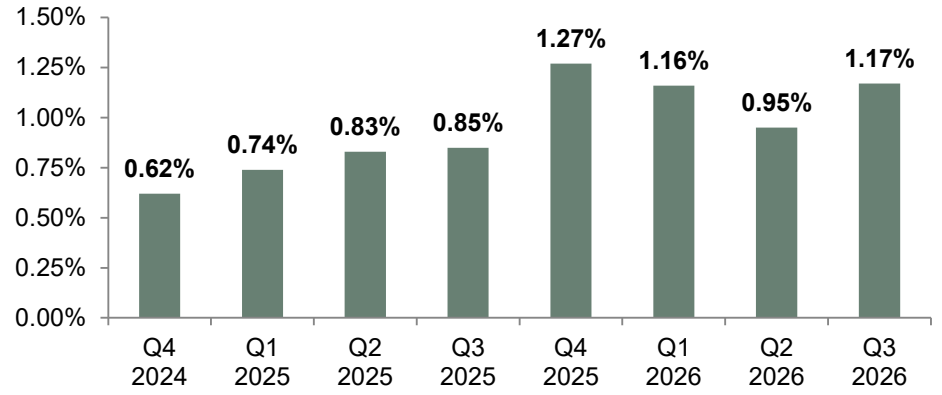
- ✓ Tangible book value per share (TBVPS) has increased by 12% from one year ago. We project a sustained ability to increase TBVPS by 12% or more annually through profit and AOCI improvement.
- ✓ In 2025, we repurchased 130,616 shares of common stock at a weighted average cost of $19.80, which is below our current TBVPS, leaving $2.4 million available for repurchase.
- ✓ TBVPS of $23.02 = Trading at 124% of TBVPS (utilizing $28.65 share price at most recent quarter end).

AMERICAN RIVIERA BANCORP

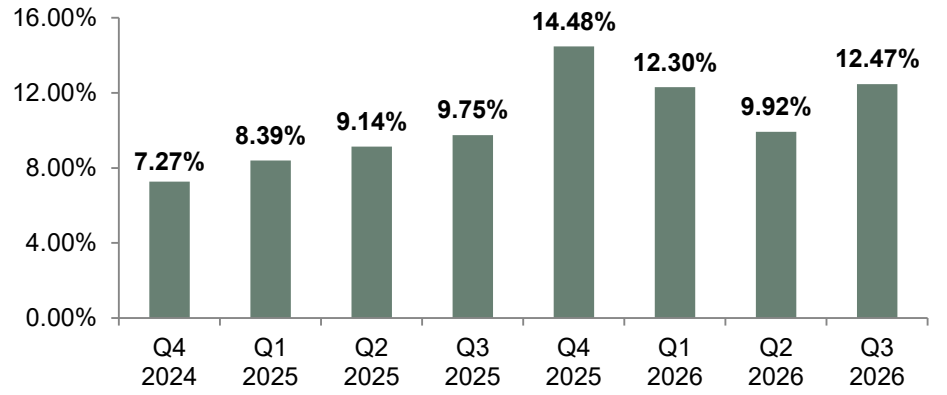
TREND ANALYSIS

Profitability Trends

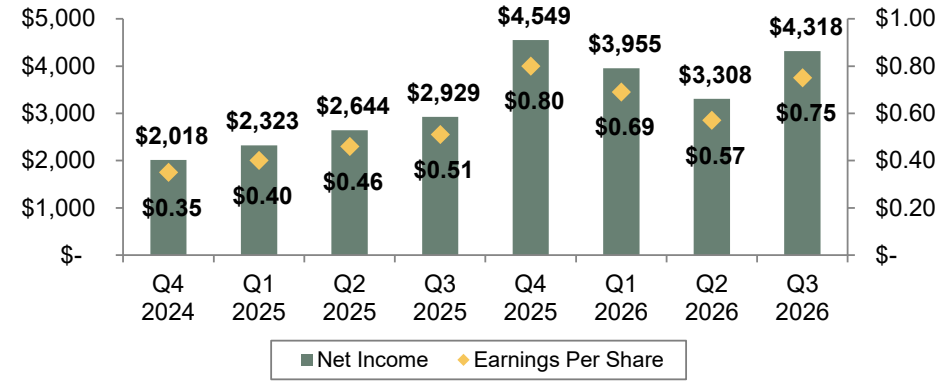
Return on Average Assets



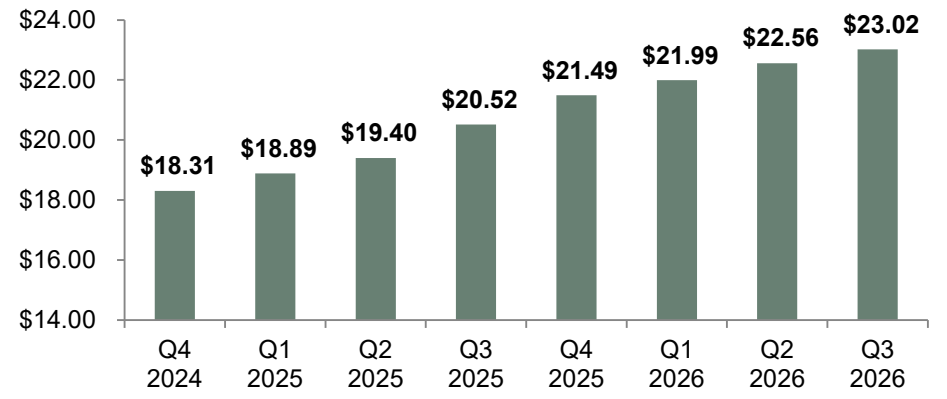
Return on Average Equity



Net Income ($000s) & Earnings Per Share



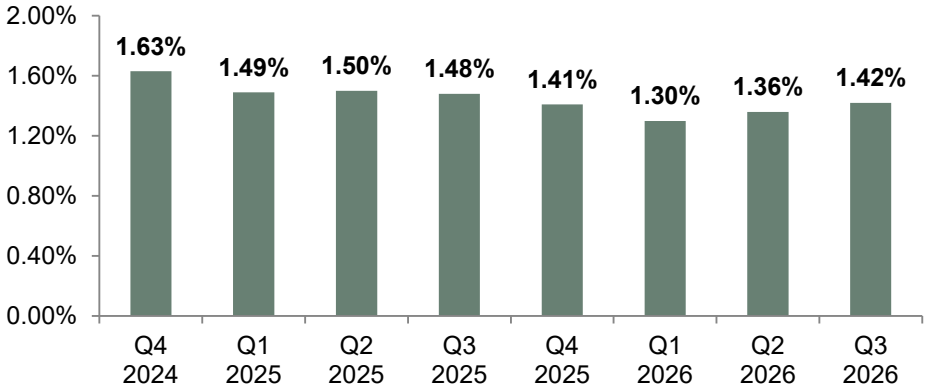
Tangible Book Value Per Share



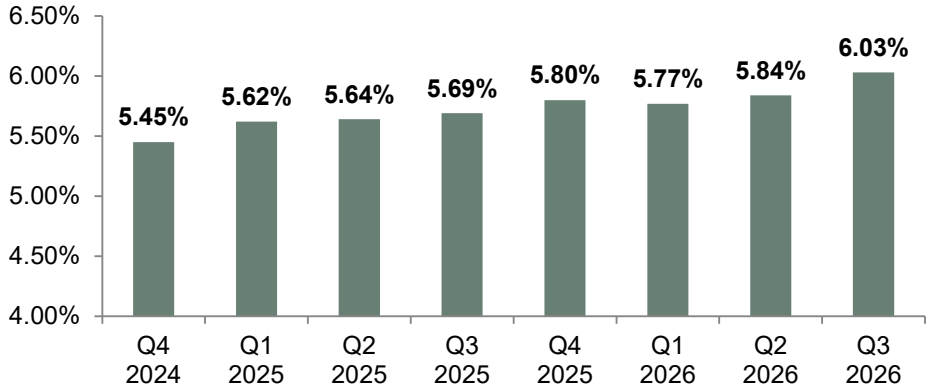
Source: Unaudited company information, call reports and press releases, as of 9/30/2026
Note: All dollars in thousands, except per share data

Yield & Cost Trends

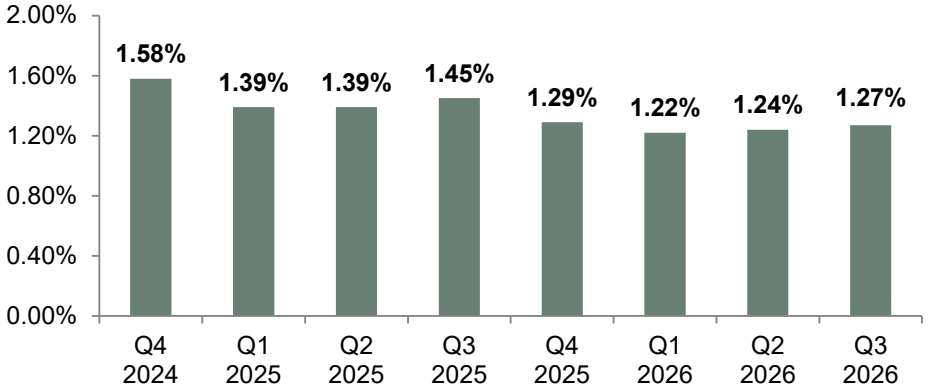
Cost of Funds



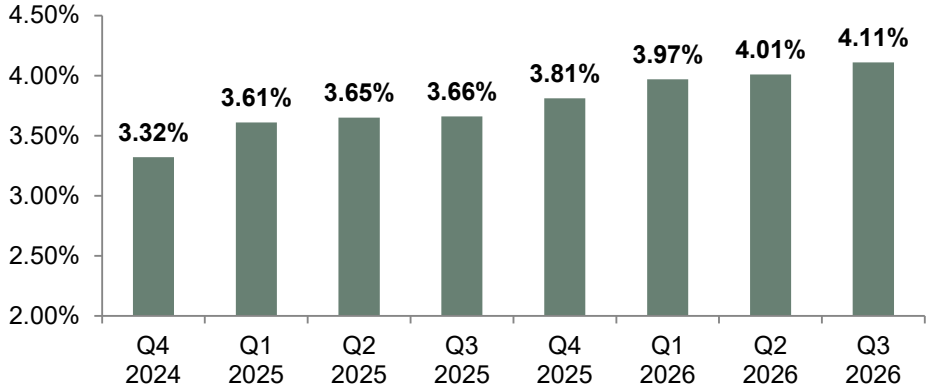
Yield on Loans



Cost of Deposits



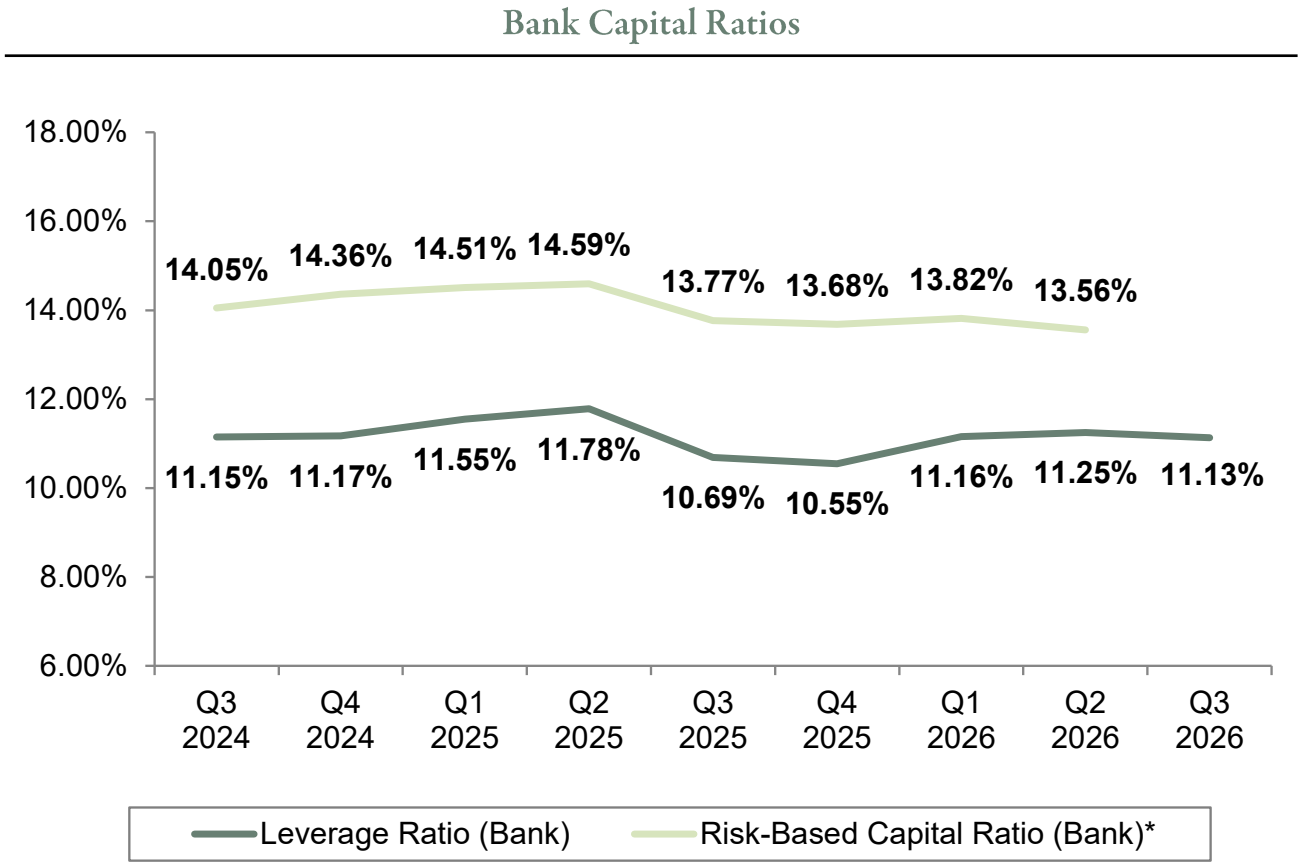
Net Interest Margin



- Yield on loans has increased by 58 basis points over the last 7 quarters

Source: Unaudited company information, call reports and press releases, as of 9/30/2026

Capital Adequacy Trend

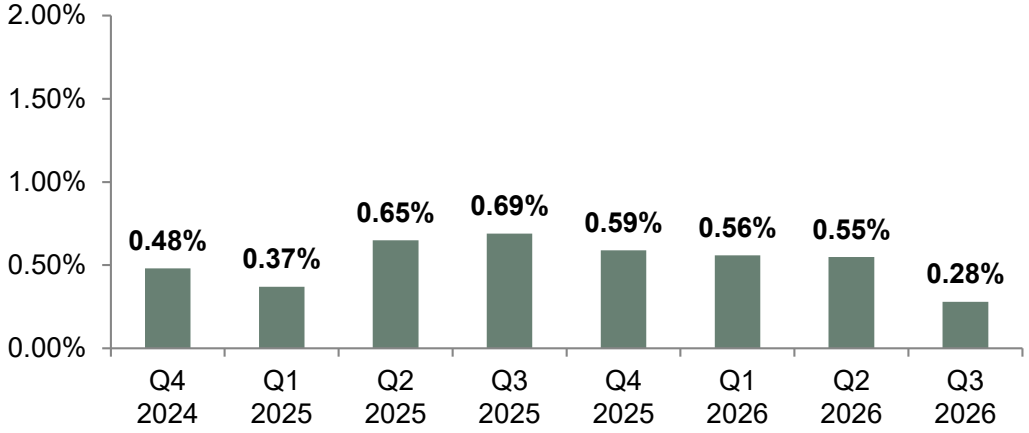


- The Company did not repurchase any shares of common stock during the most recent quarter. To date, the Company has purchased a total of 130,616 shares at a weighted average cost of $19.80, leaving $2.4 million authorized and available for future repurchases under the current stock buyback program
- A $10 million cash dividend was up streamed from the Bank to the holding company in Q3 2025 which had no impact on the consolidated company-level ratios but reduced the Bank's capital ratios
- Tangible common equity ratio of 9.02% at consolidated company-level; which includes the negative impact of $16.0 million in Accumulated Other Comprehensive Income (AOCI) related to unrealized losses on securities
- Leverage ratio of 11.13% at the bank-level in Q3 2026
- The Bank could absorb the entire unrealized loss in the AFS portfolio and still maintain the Leverage ratio above the regulatory definition of well capitalized
- $16.2 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

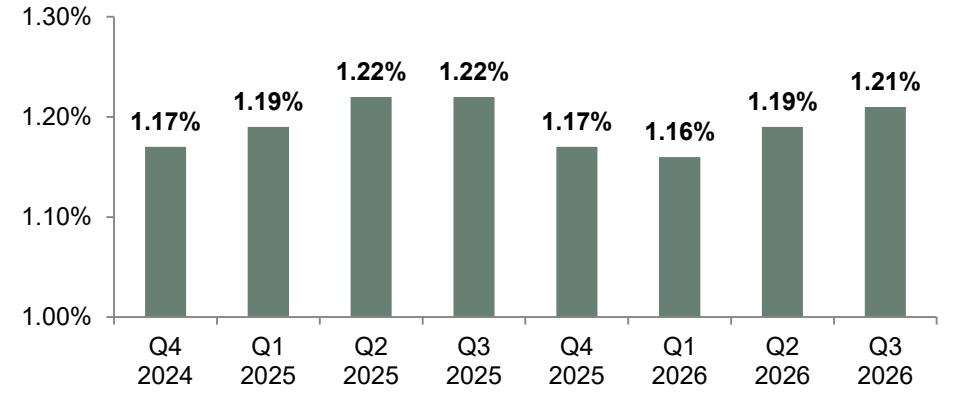
Source: Unaudited company information, call reports and press releases, as of 9/30/2026
*Adopted CBLR (Community Bank Leverage Ratio) as of the quarter ended 9/30/2026

Credit Quality Trends

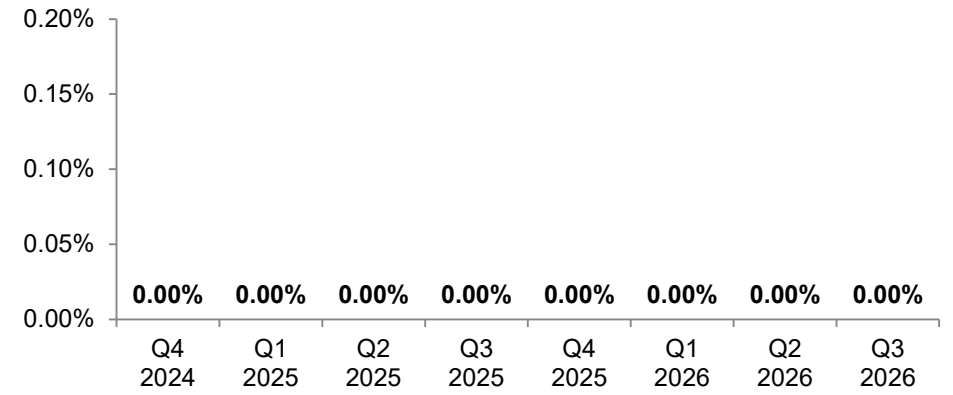
Nonperforming Assets / Total Assets*



Allowance for Credit Losses / Gross Loans



Net Charge-Offs (Recoveries) / Average Loans



Nonperforming, Non-Accrual Assets:

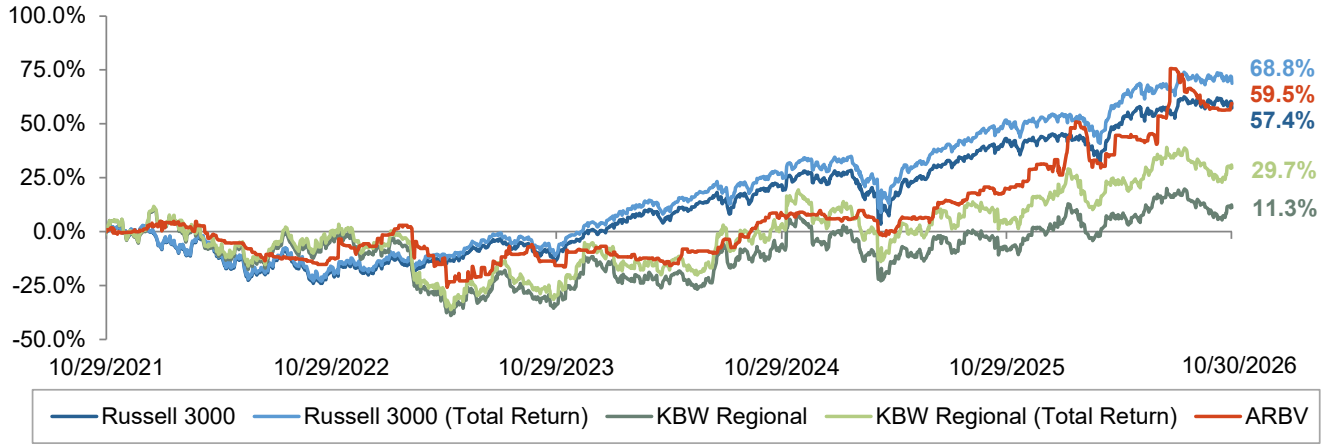
- $2.2 million beachfront estate. 60.7% LTV based on October 2026 AVM. Borrower intends to keep loan current with vacation rental income.
- $1.2 million agricultural land loan, intended for low-density residential development. 52.8% LTV based on October 2026 Current Evaluation. Borrower intends to keep loan current and may list property for sale.
- $0.9 million comprised of 4 smaller relationships supported by RE collateral, SBA guarantees or fully reserved

-

Source: Unaudited company information, call reports and press releases, as of 9/30/2026
*Excludes troubled debt restructurings

Stock Performance Trend

Market Performance – Last Five Years



Periods	Beginning Date	Price: Russell 3000	Price: KBW Regional	Price: ARBV	Total Return Incl. Dividends: Russell 3000	Total Return Incl. Dividends: KBW Regional	Price: ARBV vs. KBW Regional
30-Day	9/21/2026	-2.3%	0.6%	0.5%	-2.2%	0.7%	-0.1%
60-Day	8/7/2026	-2.7%	-4.8%	-5.7%	-2.4%	-4.3%	-0.9%
90-Day	6/25/2026	2.4%	-3.8%	10.0%	2.8%	-3.0%	13.8%
Year-To-Date	12/31/2025	10.7%	13.0%	21.5%	11.7%	15.4%	8.5%
Last Twelve Months	10/30/2025	11.1%	22.0%	33.0%	12.4%	25.4%	11.0%
Last Five Years	10/29/2021	57.4%	11.3%	59.5%	68.8%	29.7%	48.2%
Since March 2019 Stock Offering	3/27/2019	160.0%	45.5%	85.8%	190.9%	83.8%	40.2%

Summary Market Profile

Ticker		ARBV
Exchange		OTCQX
Stock Price	$	29.05
Market Cap. ($MM)	$	167
Dividend Yield		0.00%
Average Daily Volume (3 Months)		
Avg. Daily Volume (Shares)		1,901
Avg. Daily Volume ($000s)	$	55
52-Week High/Low		
52-Week High (7/24/2026)	$	32.00
52-Week Low (11/07/2025)	$	21.67
% Difference vs. 52-Week High		-9.2%
% Difference vs. 52-Week Low		34.1%
Valuation Ratios		
Price / Tg. Book Value		126.2%
Price / MRQ EPS		9.7x
Price / LTM EPS		10.3x

Source: Unaudited company information, as of 9/30/2026. Market data from S&P Capital IQ Pro, as of 10/30/2026
Note: All dollars in thousands, except per share data

American Riviera Bancorp

ARBV History and Management

History of the Company



Michelle Martinich

Joins as Founding CFO
June 2005



Jeff DeVine

Joins as President & CEO August 2008
Assets: $93 million***

2006

2008

2013



2016



2018

$8.5 Million Common Stock Offering ($18/share)
Completed March 2019

2019

American Riviera Bancorp

American Riviera Bancorp Formation
February 10, 2022

2022



2023

American Riviera Bancorp

Stock Repurchase Program Announced
June 2024
$2.4 million remaining

2024

2025





The Bank of Santa Barbara

Acquisition completed January 2016
*Assets: $177 million***



American Riviera Bancorp

$18 Million Subordinated Debt issued at 3.75%, due March 2032
Completed February 28, 2022

American Riviera Bancorp

10% Stock Dividend
Record Date: November 10, 2022



Lending Center opened in Ventura
December 2025

* Unaudited company information as of 9/30/2026.
** 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



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.



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.



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.



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.



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 positon 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.



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.

Source: American Riviera Bancorp website and Proxy

ARBV Ownership Table

	# of Shares	% Ownership
Board Members (Outside Directors)	667,088	11.6%
Executive Management	263,934	4.6%
Total Ownership by Board and Management	931,022	16.2%
Total Shares Issued and Outstanding	5,750,168	

* Ownership is as of the most recent proxy statement.



AMERICAN RIVIERA BANCORP

SUPPLEMENTARY FINANCIAL DATA

Commercial Real Estate (CRE) Portfolio

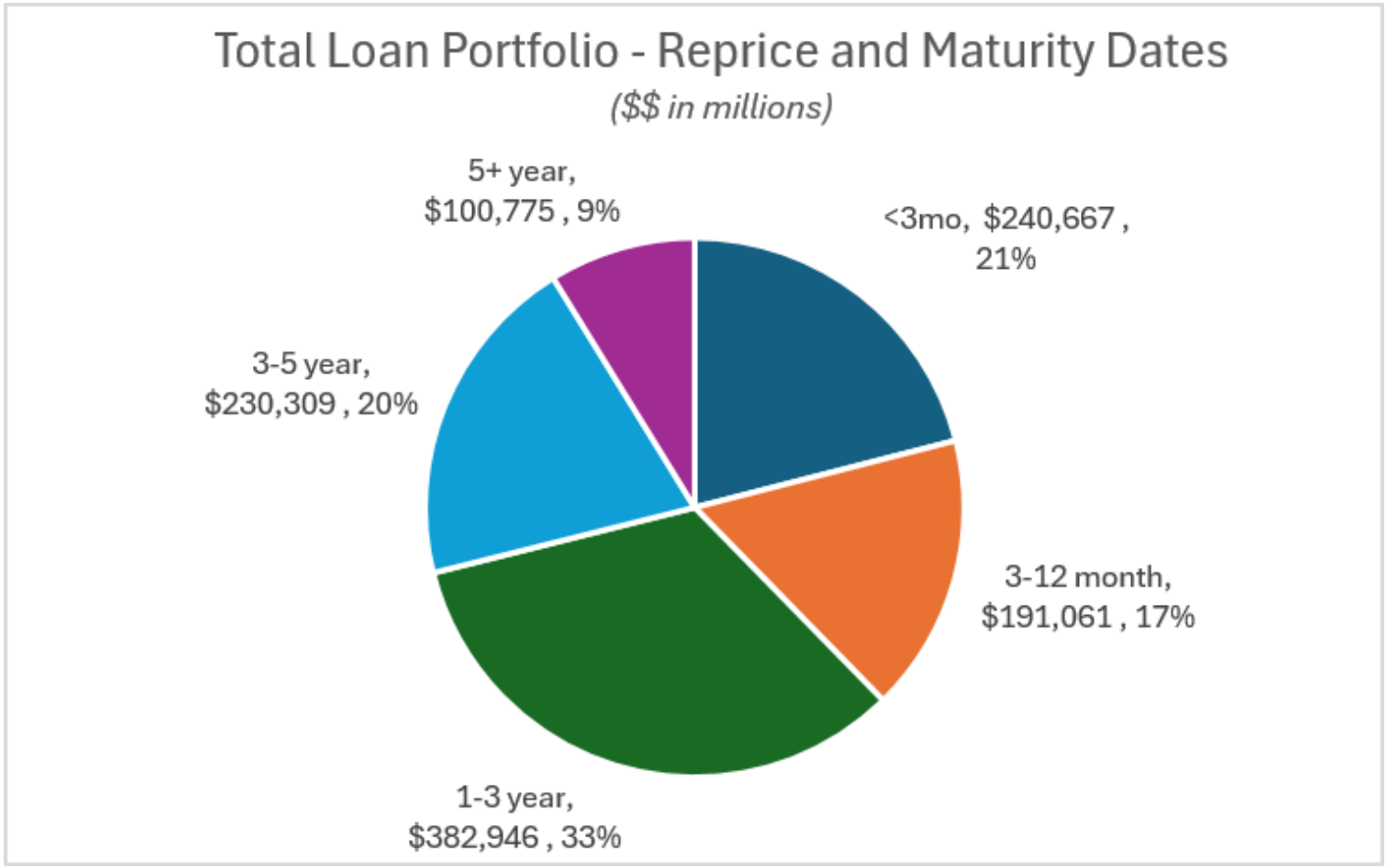
Low LTV's and Strong DCR's will support CRE portfolio

(As of Sept 30, 2026, except DCR data as of July 2026 stress test)

CRE Type	Balance $ Millions	% Total CRE Portfolio	% Total Bank Capital	Weighted DCR	Weighted LTV	90+ PD NA $ Millions
Hospitality	$ 181.2	23%	103%	1.68	47%	$ -
Office Non-O/O	$ 92.9	12%	53%	2.18	46%	$ -
Multi-Family	$ 90.4	12%	51%	2.45	48%	$ -
Retail Non-O/O	$ 77.5	10%	44%	2.20	44%	$ -
Mixed Use Non-O/O	$ 63.6	8%	36%	2.31	41%	$ -
Special Purpose O/O	$ 48.5	6%	28%	*	51%	$ -
Industrial Non-O/O	$ 45.9	6%	26%	2.14	47%	$ -
Industrial O/O	$ 33.9	4%	19%	*	49%	$ -
Office O/O	$ 33.7	4%	19%	*	52%	$ -
Athletic Clubs O/O	$ 23.7	3%	13%	*	40%	$ -
Mini-Storage	$ 15.5	2%	9%	*	28%	$ -
Mixed Use O/O	$ 14.7	2%	8%	*	55%	$ 1.2
Farmland	$ 14.7	2%	8%	*	50%	$ -
Other Non-O/O	$ 14.6	2%	8%	1.49	50%	$ -
Retail O/O	$ 14.3	2%	8%	*	51%	$ -
Skilled Nursing O/O	$ 11.6	1%	7%	*	47%	$ -
Other O/O	$ 4.8	1%	3%	*	49%	$ -
	$ 781.5	100%	443%			$ 1.2
Construction & Land (1)			47%			
"All CRE" Ratio (2)			377%			

Source: Unaudited company information

Loan Maturity/Reprice



Next maturity or reprice date *(dollars in milions)* :						
		Closed-end 1-4 family first liens			**All Other Loans**	
<3mo		$ 12,013	7%		$ 228,654	24%
3-12 month		$ 35,053	19%		$ 156,008	16%
1-3 year		$ 53,041	29%		$ 329,905	34%
3-5 year		$ 40,096	22%		$ 190,213	20%
5+ year		$ 40,346	22%		$ 60,429	6%
		$ 180,549	100%		$ 965,209	100%

Source: Unaudited company information as of June 30, 2026

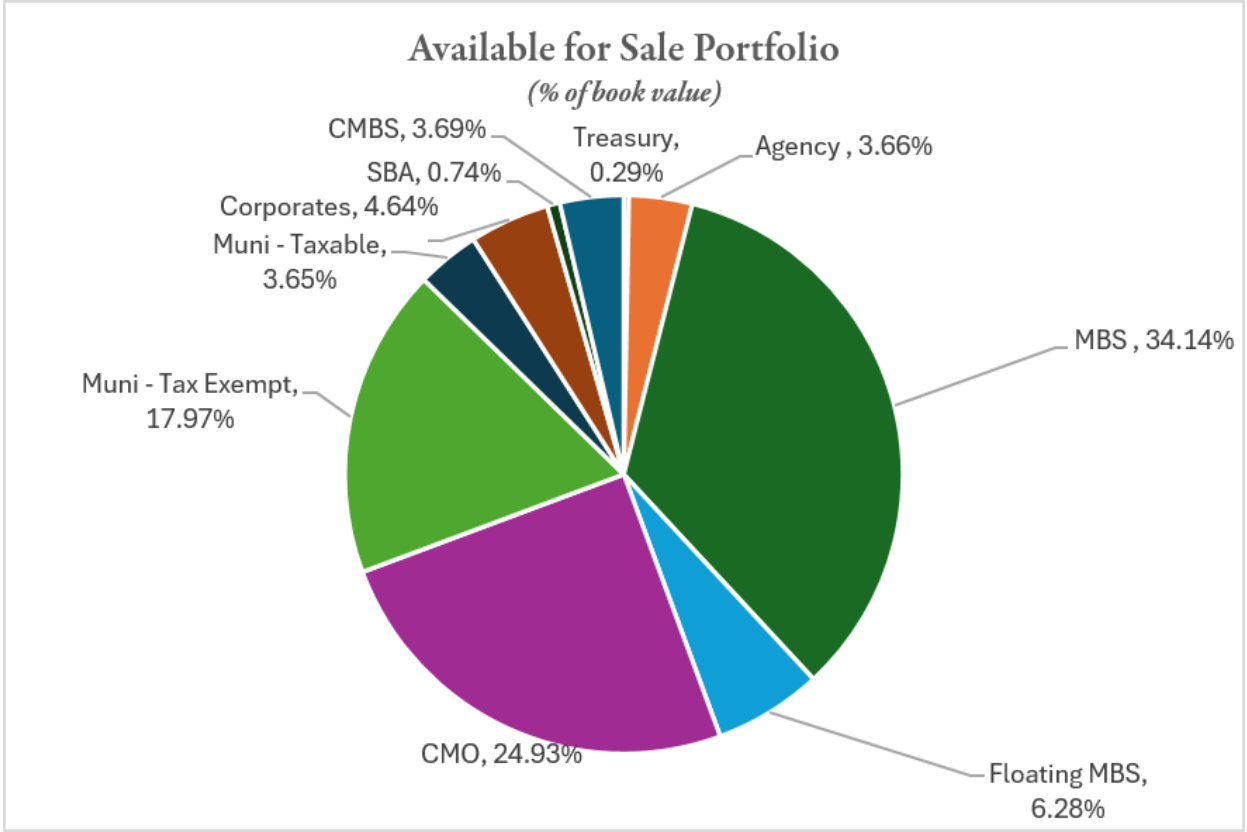
Investment portfolio

As of 09/30/26 (in 000s)	Available for Sale	Held to Maturity
Book Value	$ 176,938	$ 41,492
Market Value	$ 158,045	
Unrealized Gain (Loss)	$ (18,893)	
AOCI	$ (13,254)	$ (2,740)
Tax Equivalent Yield*	3.36%	5.12%
Effective Duration	4.67	11.25

* 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 09/30/26 (in 000s)	Available for Sale
+200bp	$ (14,955)
+100bp	$ (7,542)
-100bp	$ 6,721
-200bp	$ 12,095



Estimated cash flows for the next two years are between $16 -$23 million annually.

Source: Unaudited company information, call report and press release for the quarter ended 9/30/2026



AMERICAN RIVIERA BANCORP

SUPPLEMENTARY MARKET DATA

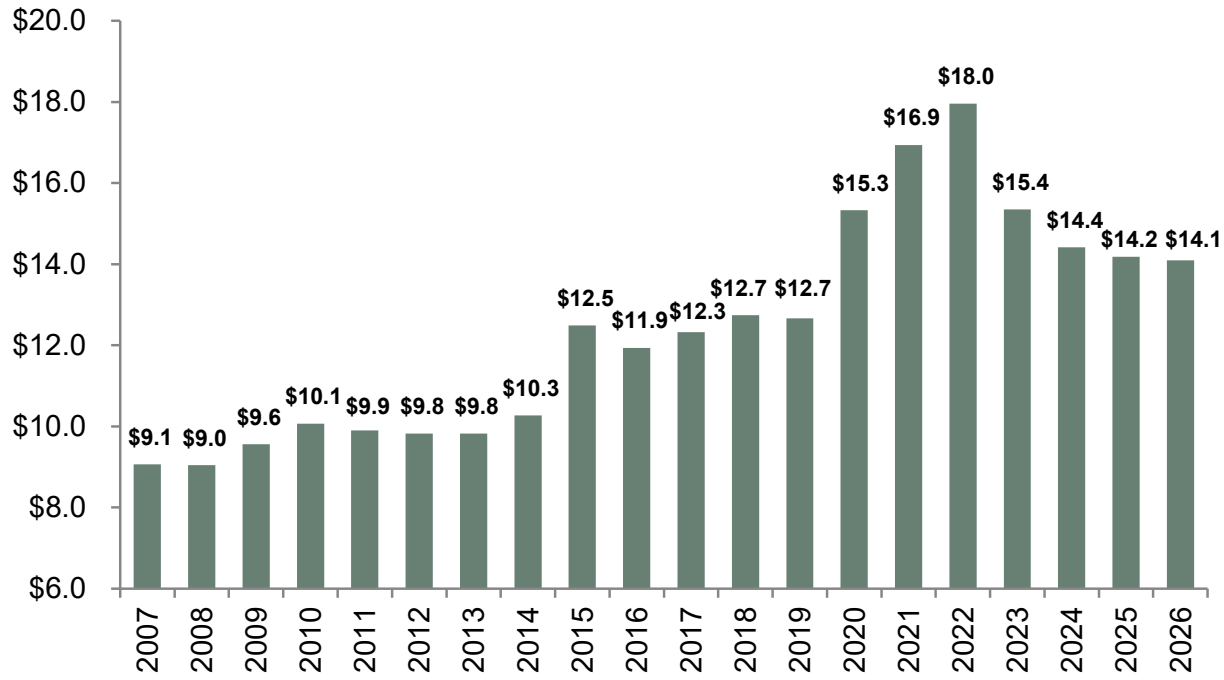
Santa Barbara County

Economic Overview and Demographic Trends

- ✓ Thriving local economy with meaningful job growth in tourism, professional services, and healthcare sectors
- ✓ Businesses with annual revenues of $1 million to $100 million in Santa Barbara County total 5,290, with Santa Barbara representing 43% and Santa Maria representing 25% of the businesses in the County. Construction, Retail, Health Care, and Professional/Technology industries represent the top industry segments in the County.
- ✓ Home to UC Santa Barbara, which ranks as the 14th best public university in the United States and employs over 10,000 people(1)
- ✓ Santa Barbara's population has grown 4.3% since 2010(2)
- ✓ Median household incomes for the cities of Santa Barbara and Montecito are $113,584 and $236,515, which are 28% and 168% 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)

Total Deposits ($B) – Santa Barbara County

10 Year CAGR: 1.7%



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

1. U.S. News & Reports, 2026 Rankings, UCSB Administrative Services
2. S&P Capital IQ Pro
3. Pacific Coast Business Times

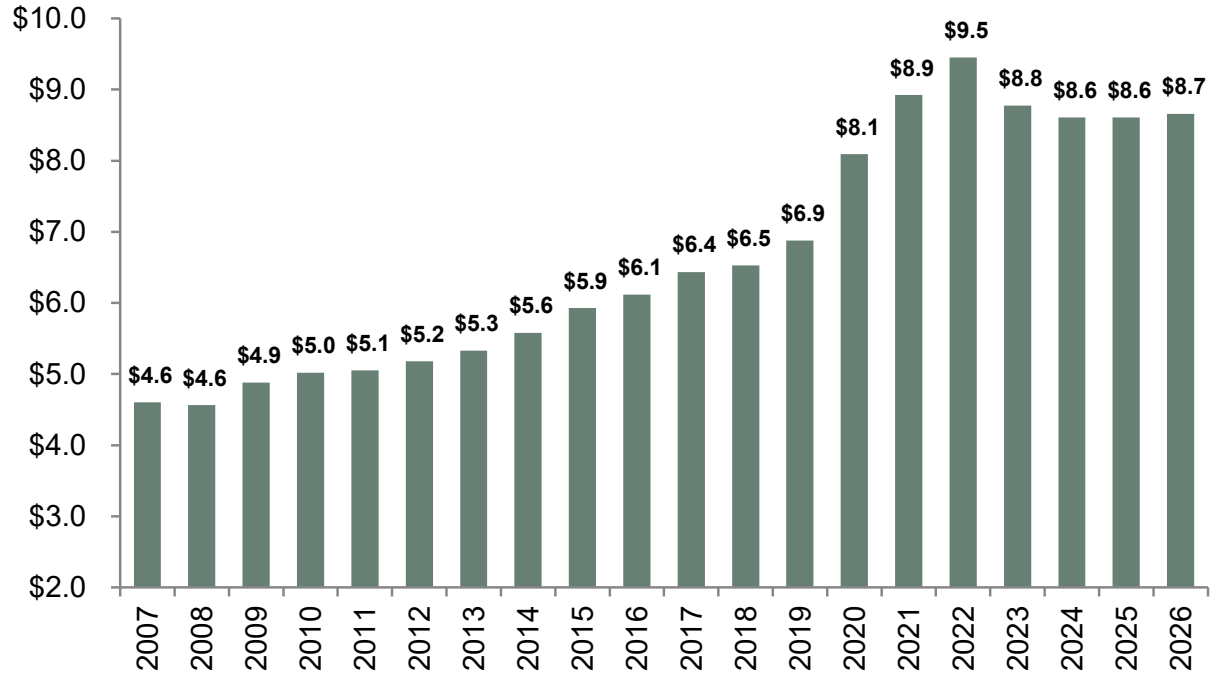
San Luis Obispo County

Economic Overview and Demographic Trends

- ✓ Diverse region characterized by agricultural and ranching operations, a robust wine industry, and small-to-mid sized businesses
- ✓ Businesses with annual revenues of $1 million to $100 million in San Luis Obispo County total 3,224, with the city of San Luis Obispo representing 37% of those businesses. Construction, Retail, Health Care, and Professional/Technology industries represent the top industry segments in the County.
- ✓ 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 4.3% since 2010[2]
- ✓ Median household income for San Luis Obispo County is $108,814, which is 23% higher than the national average[2]

Total Deposits ($B) – San Luis Obispo County

10 Year CAGR: 3.5%



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

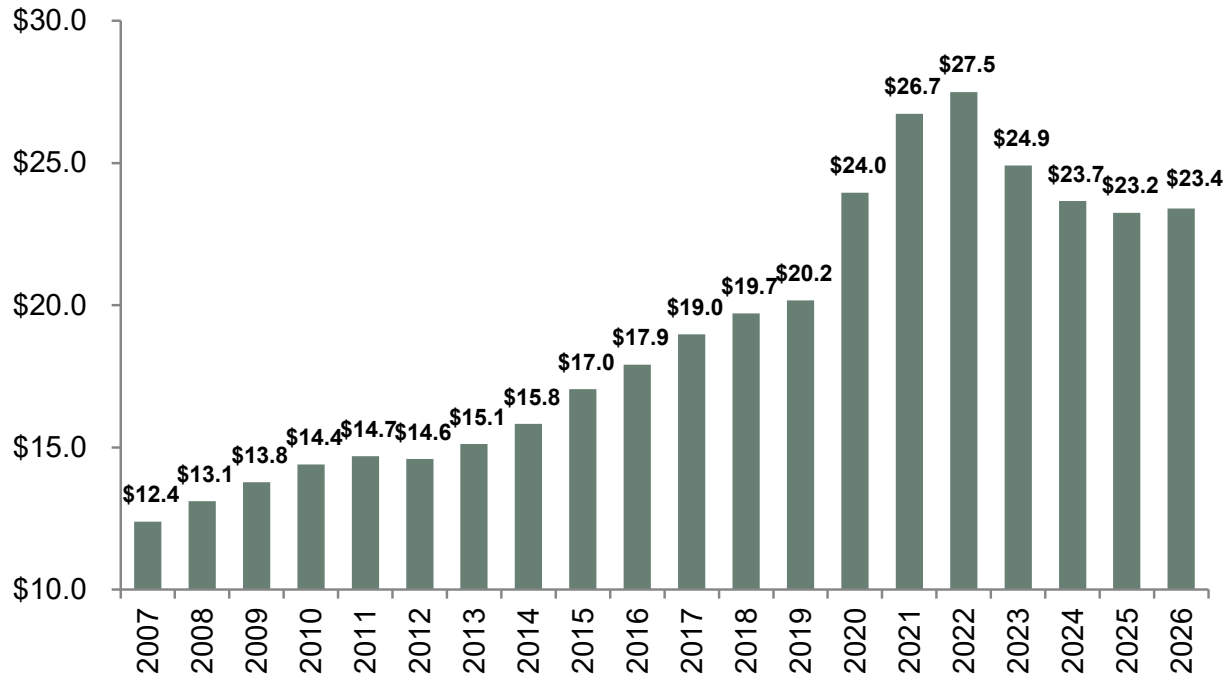
Ventura County

Economic Overview and Demographic Trends

- ✓ Ventura County's economic development is driven by biotechnology, healthcare, advanced technologies and agriculture[1]
- ✓ Businesses with annual revenues of $1 million to $100 million in Ventura County total 9,255, with the city of Ventura representing 19% of those businesses. Retail, Finance/Insurance/Real Estate, Health Care, and Wholesale Trade industries represent the top industry segments in the County.
- ✓ Major employers include Amgen, Haas Automation and Naval Base Ventura County, supported by a strong tourism sector centered on Channel Islands National Park[1]
- ✓ Ventura is the 14th most populous county in California with a population of 826 thousand
- ✓ Median household income for Ventura County is $121,514 which is 37% higher than the national average[2] and is ranked 9th highest in California

Total Deposits ($B) – Ventura County

10 Year CAGR: 2.7%



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

1. Business Forward – Ventura County
2. S&P Capital IQ Pro