



AMERICAN RIVIERA  
BANK

RAYMOND JAMES  
EMERGING BANK SYMPOSIUM

SEPTEMBER 2019

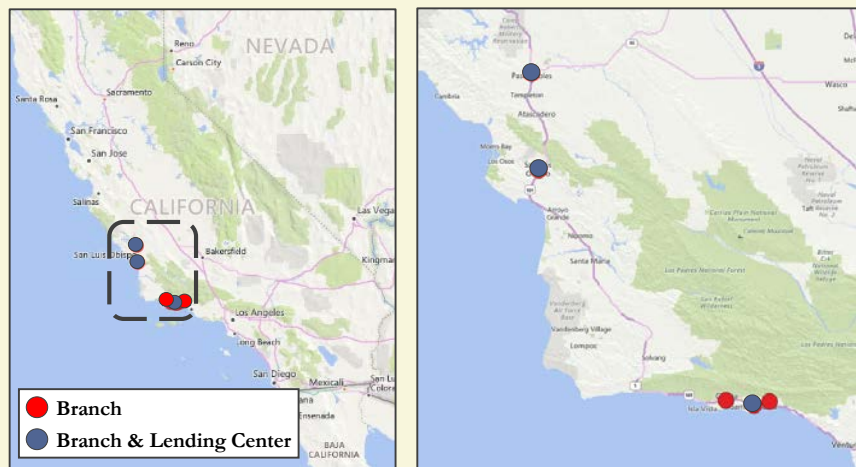
PRIVATE & CONFIDENTIAL



# Bank Profile

## Company Overview

- American Riviera Bank was founded in 2006
- Headquartered in Santa Barbara, CA
- Three full-service branches with lending centers: Santa Barbara, San Luis Obispo and Paso Robles
- Two full-service branches: Montecito and Goleta
- Directors and executive officers own ~19% of the Company's common stock



## Financial Snapshot

	YTD	For the Year Ended:		
	6/30/2019	12/31/2018	12/31/2017	
<b>Balance Sheet</b>	Total Assets (\$MM)	\$ 662	\$ 616	\$ 515
	Total Loans (\$MM)	\$ 542	\$ 508	\$ 414
	Total Deposits (\$MM)	\$ 565	\$ 513	\$ 449
	Loans / Deposits	95.9%	99.0%	92.3%
<b>Capital</b>	Tangible Common Equity (\$MM)	\$ 67.4	\$ 55.8	\$ 49.1
	Tangible Book Value Per Share	\$ 13.41	\$ 12.51	\$ 11.16
	Tangible Common Equity / Tangible Assets	10.28%	9.13%	9.64%
	Leverage Ratio	10.48%	9.21%	9.54%
Risk Based Capital Ratio	12.61%	11.36%	12.21%	
<b>Profitability</b>	Net Income (\$MM)	\$ 3.3	\$ 5.9	\$ 3.5
	Earnings Per Share (EPS)	\$ 0.65	\$ 1.32	\$ 0.80
	Return on Average Assets (ROAA)	1.07%	1.03%	0.73%
	Return on Average TCE (ROATCE)	10.86%	11.34%	7.63%
	Net Interest Margin	4.34%	4.51%	4.61%
	Cost of Deposits	0.67%	0.38%	0.23%
Efficiency Ratio	65.6%	62.8%	61.5%	

Source: Unaudited company information, call reports and earnings releases, as of or for the year ended 6/30/2019

Note: All dollars in millions

Note: Tangible common equity equals total shareholders' equity less goodwill, intangible assets, and accumulated other comprehensive income







# History of the Bank

2006

2010

2012

2014

2016

2018

2019



**Jeff DeVine joins  
American Riviera as  
President & CEO**  
*August 21, 2008*



**Goleta**  
5880 Calle Real  
Goleta, CA 93117  
*Opened in January 2013*  
*Acquired through merger with BSB*  
**Deposits: \$46 million\***

**THE BANK**  
*of Santa Barbara*

**Acquired The Bank of  
Santa Barbara (“BSB”)**  
**Assets: \$177 million\*\***

*Completed acquisition in January 2016*

**\$8.5 Million  
Common Stock  
Offering**  
*Completed March 2019*



**San Luis Obispo**  
1085 Higuera St.  
San Luis Obispo, CA 93401  
*Branch opened in May 2019*  
*LPO opened in December 2018*  
**Deposits: \$3 million\***



**Santa Barbara**  
1033 Anacapa St.  
Santa Barbara, CA 93101  
*Opened in July 2006*  
**Deposits: \$384 million\***



**Montecito**  
525 San Ysidro Rd.  
Montecito, CA 93108  
*Opened in April 2013*  
**Deposits: \$59 million\***



**Paso Robles**  
1601 Spring St.  
Paso Robles, CA 93446  
*Opened in February 2018*  
**Deposits: \$66 million\***

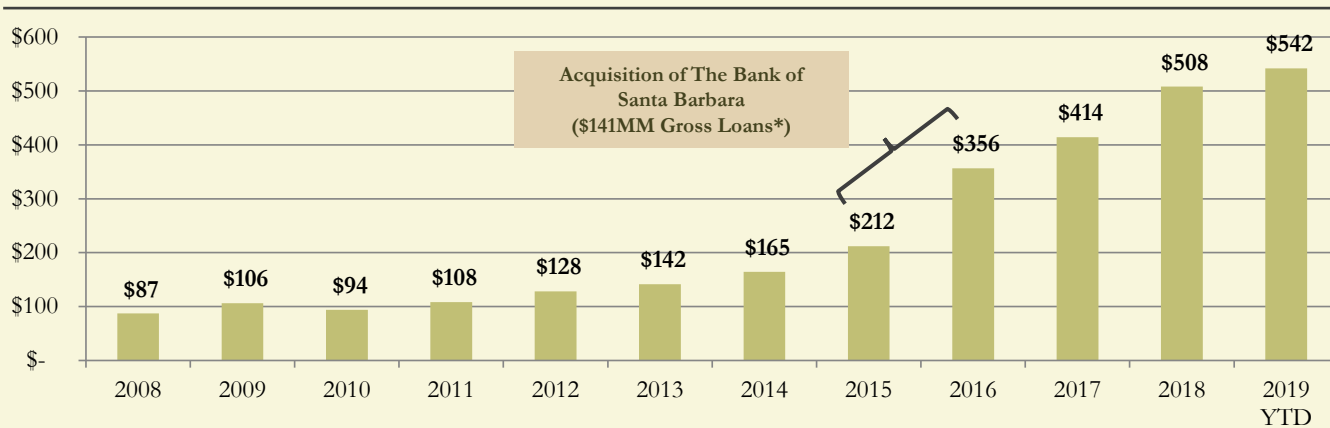


\*Unaudited company information as of 6/30/2019. Deposits do not include brokered deposits  
\*\*BSB call report for the quarter ended 12/31/2015, which is the quarter-end prior to acquisition



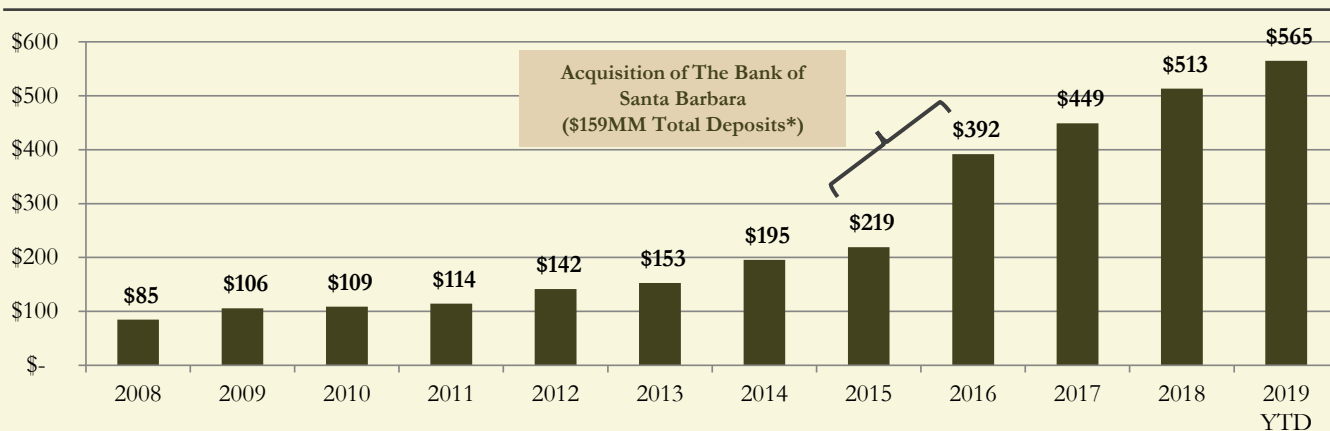
# Track Record of Organic and Acquisitive Growth

## Gross Loans (\$MM)



- 6.6% loan growth in first 6 months of 2019
- Loan / deposit ratio of 95.9%

## Total Deposits (\$MM)



- 10.0% deposit growth in first 6 months of 2019

Source: Unaudited company information, call reports as of 6/30/2019  
 \*BSB call report for the quarter ended 12/31/2015, which is the quarter-end prior to acquisition





# Expansion into San Luis Obispo County

**Executing on growth initiatives and making an investment in San Luis Obispo County – this represents a significant opportunity for the Company. These locations have been designed with the ability to deliver all our services to these communities.**

## **Paso Robles – Full-Service Branch and Lending Center**

- ✓ Opened a full-service branch in February 2018
- ✓ Full service Lending Office including Commercial and Mortgage services. Staff have a long history of relationship banking in the Paso Robles market. The Commercial team was formerly at a local bank.
- ✓ Team of bankers with deep connections in the community of business owners in Paso Robles

## **San Luis Obispo – Full-Service Branch and Lending Center**

- ✓ Opened a loan production office in December 2018. Currently finishing renovations of permanent LPO space. Lending office includes Commercial, Mortgage and SBA services. SBA lending will cover the entire county, including the city of Paso Robles.
- ✓ Open a full-service branch in May 2019





# Common Stock Offering

**Successfully completed an \$8.5 million Common Stock offering in March 2019.**

## Deal Details

- ✓ Raised at market price of \$18/share
- ✓ Approximately 75% from 5 institutional investors and remaining 25% for local investors in SLO County

## Purpose

- ✓ Support organic growth in Santa Barbara and de novo branch expansion into San Luis Obispo County. Inclusion of influential local investors to allow community involvement in our expansion.
- ✓ Ensure adequate capital to support strategic growth plans through 2021

## Capital Ratios – June 30, 2019

- ✓ 10.48% Tier 1 Leverage Ratio
- ✓ 11.56% Common Equity Tier 1 and Tier 1 Capital Ratios
- ✓ 12.61% Total Capital Ratio



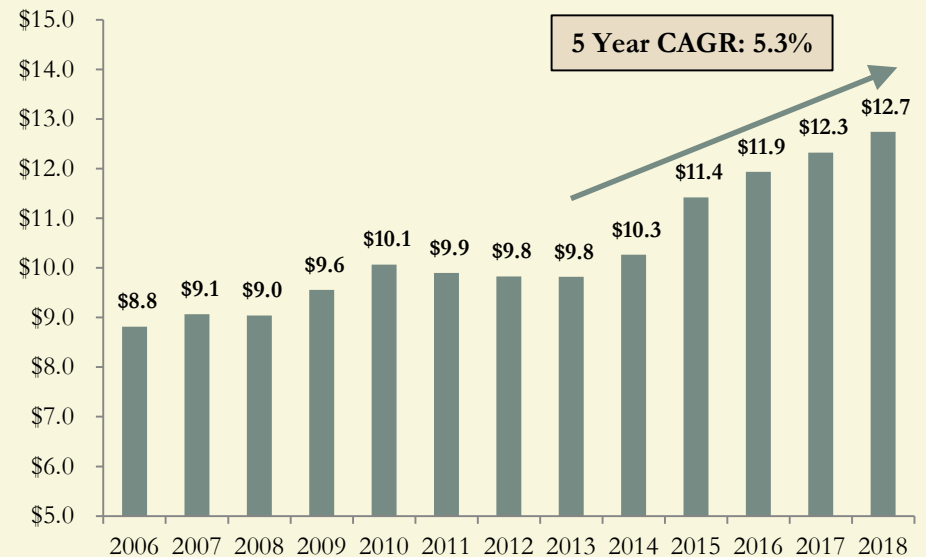


# Santa Barbara County

## 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 8<sup>th</sup> best public university in the United States and employs over 11,000 people<sup>(1)</sup>
- Santa Barbara's population has grown 6.9% since 2010 and is expected to grow 3.8% through 2024<sup>(2)</sup>
- Median household incomes for the cities of Santa Barbara and Montecito are \$73,532 and \$138,810, which are 16% and 120% higher than the national average, respectively<sup>(2)</sup>
- Major employers in Santa Barbara include: Lockheed Martin, Raytheon, Santa Barbara Education System, UC Santa Barbara, and the City of Santa Barbara<sup>(3)</sup>
- The median home price in the city of Santa Barbara is \$1.2 million, and is projected to increase 4.0% over the next year<sup>(4)</sup>

## Total Deposits (\$B) – Santa Barbara County



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

- (1) UCSB Administrative Services
- (2) S&P Global Market Intelligence
- (3) Pacific Coast Business Times
- (4) Zillow



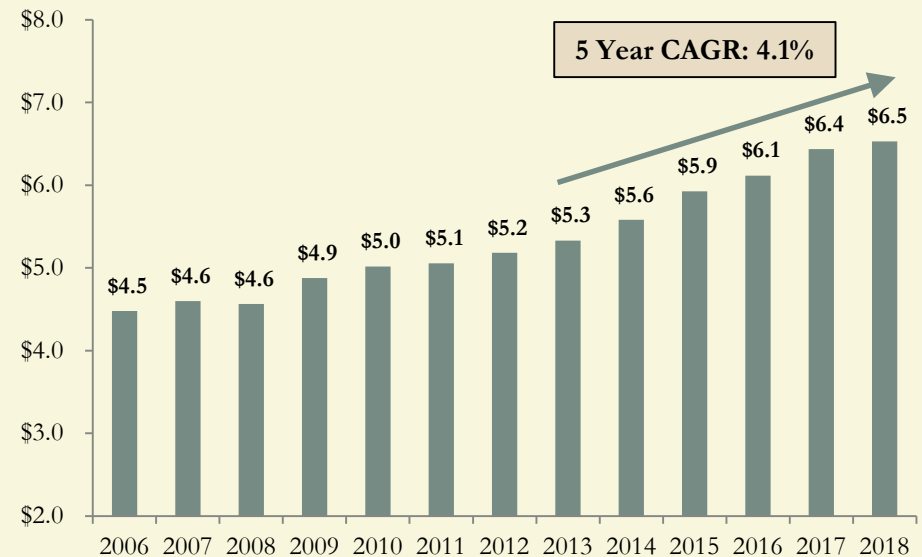


# San Luis Obispo County

## 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 3,100 faculty and staff<sup>(1)</sup>
- San Luis Obispo's population has grown 5.3% since 2010 and is expected to grow 3.3% through 2024<sup>(2)</sup>
- Median household income for San Luis Obispo is \$76,406, which is 21% higher than the national average<sup>(2)</sup>
- Low unemployment rate of 2.7%, compared to the national average of 3.7%<sup>(2)</sup>
- The median home price in the city of San Luis Obispo is \$730k, and is projected to increase 7.7% over the next year<sup>(3)</sup>

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



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 Global Market Intelligence

(3) Zillow







# Market Disruption Since 2007

14 banks with \$6.9B of deposits in ARBV's footprint have been acquired or failed since 2007, including 10 banks which were locally headquartered\*

Deposit Market Share\* in 2007

Rank		In-Mkt. Institution (State)	Number of Branches	Deposits in Market	Market Share
Total	HQ				
1	1	Pacific Capital Bancorp (CA)	23	\$ 2,457,008	18.0%
2	-	Rabobank	32	\$ 1,749,886	12.8%
3	-	Bank of America Corp. (NC)	15	\$ 1,676,417	12.3%
4	-	Washington Mutual Inc. (WA)	14	\$ 1,507,264	11.0%
5	-	Wells Fargo & Co. (CA)	15	\$ 1,172,800	8.6%
6	-	Wachovia Corp. (NC)	2	\$ 777,940	5.7%
7	2	Montecito Bancorp (CA)	6	\$ 563,761	4.1%
8	3	Harrington West Financial Group Inc. (CA)	8	\$ 507,526	3.7%
9	4	Heritage Oaks Bancorp (CA)	12	\$ 490,139	3.6%
10	5	Community West Bancshares (CA)	4	\$ 350,785	2.6%
11	-	BNP Paribas SA	2	\$ 261,222	1.9%
12	-	Downey Financial Corp. (CA)	8	\$ 233,972	1.7%
13	6	Santa Lucia Bancorp (CA)	4	\$ 215,544	1.6%
14	7	San Luis Trust Bank FSB (CA)	1	\$ 183,202	1.3%
15	-	FB Corp. (MO)	3	\$ 172,793	1.3%
16	-	MUFG Americas Holdings Corp. (NY)	5	\$ 166,978	1.2%
17	8	Coast Bancorp (CA)	5	\$ 166,194	1.2%
18	-	First Republic Bank (CA)	1	\$ 162,217	1.2%
19	-	Citigroup Inc. (NY)	4	\$ 161,081	1.2%
20	9	Business First National Bank (CA)	2	\$ 134,204	1.0%
21	-	Northern Trust Corp. (IL)	2	\$ 120,462	0.9%
22	10	Mission Community Bancorp (CA)	4	\$ 118,298	0.9%
23	11	Community Bank of Santa Maria (CA)	3	\$ 109,511	0.8%
24	-	Signature Group Holdings Inc. (OH)	1	\$ 66,206	0.5%
25	12	Founders Community Bank (CA)	1	\$ 64,018	0.5%
26	13	Bank of Santa Barbara (CA)	1	\$ 43,796	0.3%
27	14	American Riviera Bank (CA)	1	\$ 29,856	0.2%
28	-	Fireside Bank (CA)	1	\$ 3,513	0.0%
29	-	Dickinson Financial Corp. II (MO)	1	\$ 1,999	0.0%
Total for All Institutions in Market			181	\$ 13,668,592	
Total Disruption (14 Companies)			86	\$ 6,902,618	50.5%

Deposit Market Share\* in 2018

Rank		In-Mkt. Institution (State)	Number of Branches	Deposits in Market	Market Share
Total	HQ				
1	-	Wells Fargo & Co. (CA)	19	\$ 3,312,060	17.2%
2	-	Rabobank	28	\$ 2,651,083	13.8%
3	-	Bank of America Corporation (NC)	11	\$ 2,634,847	13.7%
4	-	Mitsubishi UFJ Financial	15	\$ 2,341,994	12.2%
5	-	JPMorgan Chase & Co. (NY)	20	\$ 2,314,352	12.0%
6	-	Pacific Premier Bancorp (CA)	11	\$ 1,687,019	8.8%
7	1	Montecito Bancorp (CA)	10	\$ 1,082,350	5.6%
8	2	Community West Bancshares (CA)	6	\$ 587,887	3.1%
9	3	American Riviera Bank (CA)	4	\$ 531,612	2.8%
10	-	PacWest Bancorp (CA)	8	\$ 370,323	1.9%
11	-	First Republic Bank (CA)	1	\$ 325,995	1.7%
12	-	BNP Paribas	2	\$ 242,702	1.3%
13	4	Community Bancorp of Santa Maria (CA)	2	\$ 212,129	1.1%
14	-	Sierra Bancorp (CA)	7	\$ 177,328	0.9%
15	-	Heartland Financial USA Inc. (IA)	4	\$ 176,001	0.9%
16	-	U.S. Bancorp (MN)	8	\$ 165,294	0.9%
17	-	Northern Trust Corp. (IL)	1	\$ 161,024	0.8%
18	-	FB Corp. (MO)	3	\$ 159,104	0.8%
19	-	Banc of California Inc. (CA)	1	\$ 66,510	0.3%
20	-	Umpqua Holdings Corp. (OR)	1	\$ 35,455	0.2%
21	-	1st Capital Bank (CA)	1	\$ 20,572	0.1%
22	-	CVB Financial Corp. (CA)	1	\$ 10,658	0.1%
Total for All Institutions in Market			166	\$ 19,266,299	



Source: S&P Global Market Intelligence, deposit data as of June 30 of respective years  
 Note: All dollars in thousands. Companies highlighted in tan color represent companies which have been acquired or failed  
 \*Footprint includes Santa Barbara and San Luis Obispo Counties





# Scarcity Value in the Central Coast of California

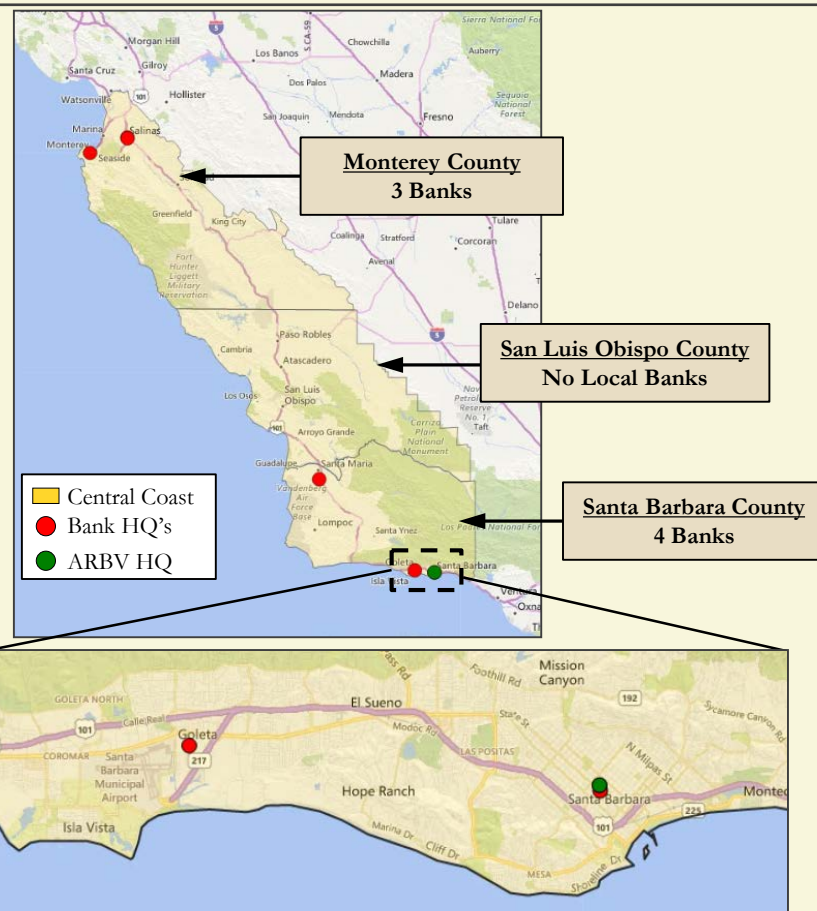
- American Riviera is the third largest bank headquartered in the Central Coast of California as ranked by total assets\*
- No banks headquartered in San Luis Obispo County

## Banks Headquartered in the Central Coast of California

Company	County	Assets (\$MM)
★ Montecito Bancorp	Santa Barbara	\$ 1,543
★ Community West Bank, N.A.	Santa Barbara	\$ 902
★ American Riviera Bank	Santa Barbara	\$ 662
1st Capital Bank	Monterey	\$ 631
Pacific Valley Bank	Monterey	\$ 321
★ Community Bank of Santa Maria	Santa Barbara	\$ 257
Monterey County Bank	Monterey	\$ 168

★ = Headquartered in Santa Barbara County

## Banks Headquartered in the Central Coast of California



Source: S&P Global Market Intelligence, as of the most recent quarter publicly available, unaudited company information as of 6/30/2019

Note: All dollars in millions

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





# Executive Management Team

	Executive/ Title	Joined	Biography
	<b>Jeff DeVine</b> President and CEO	<i>2008</i>	<p>Mr. DeVine 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 &amp; 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 20+ 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.</p>
	<b>Joanne Funari</b> Chief Operating Officer	<i>2016</i>	<p>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 &amp; Trust, City Commerce Bank and Bank of New York. 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.</p>
	<b>Michelle Martinich, CPA</b> Chief Financial and Administrative Officer	<i>2006</i>	<p>Ms. Martinich was appointed Senior Vice President and Chief Financial Officer of the Bank on April 20, 2006 and currently serves as the Executive Vice President and Chief Financial &amp; Administrative Officer. Ms. Martinich previously was employed by Pacific Capital Bancorp (PCB), dba Santa Barbara Bank &amp; Trust. Ms. Martinich's financial and banking experience spans 20+ 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.</p>
	<b>Eusebio Cordova, Jr.</b> Chief Credit Officer	<i>2009</i>	<p>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 currently attending Pacific Coast Banking School at the University of Washington.</p>
	<b>Laurel Sykes</b> Chief Compliance & Risk Officer	<i>2019</i>	<p>Ms. Sykes 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, and has specialized in regulatory compliance and risk management for the last 22 of her 28 years in the banking industry. Laurel launched her banking career in 1991 working for Wells Fargo. She joined Santa Barbara Bank &amp; Trust in 1995 and moved into the bank's consumer compliance function in 1997. Sykes worked for 14 years at Santa Barbara Bank &amp; Trust where she rose to the position of Director of Regulatory Affairs before accepting a position in 2009 with Montecito Bank &amp; Trust as SVP, Chief Risk Officer. Ms. Sykes graduated with a degree in Business Economics at the University of California at Santa Barbara.</p>







## FINANCIAL OVERVIEW







# Financial Highlights

## Earnings

- Record net income of \$5.9 million in 2018 and \$3.3 million in first half of 2019
- Earnings per share of \$1.32 for 2018, compared to \$0.55 for 2013 – 5 year CAGR of 19.1%. Stable EPS in 2019 while investing in expansion and absorbing additional shares from capital raise (YTD annualized of \$1.30).
- Profitable each year since 2010

## Performance

- Annualized net interest margin of 4.34% for the first 6 months of 2019
- Efficiency ratio of 62.8% in 2018 and 65% annualized for the first 6 months of 2019

## Deposits

- Total deposits of \$565 million, an increase of \$52 million or 10%, from December 31, 2018
- 46% of deposits are transaction and 33 % are non-interest bearing
- Cost of deposits of 0.72% in Q2 2019 and 0.67% for the first 6 months of 2019, compared to 0.54% in Q4 2018 and 0.38% for 2018

## Loans

- Gross loans of \$542 million, an increase of \$34 million, or 7%, in the first 6 months of 2019
- Loan / deposit ratio of 95.9%
- Stable yield on loans of 5.47% for the first 6 months of 2019, the same as 2018

## Credit Quality

- Nonperforming assets / total assets of 0.04%
- Loan loss reserve of \$5.9 million, or 1.09% of gross loans

## Capital

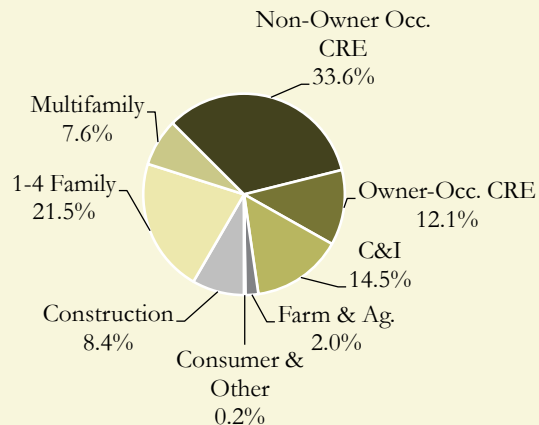
- Tangible common equity ratio of 11.56%, leverage ratio of 10.48%, and risk-based capital ratio of 12.61%
- CRE concentration ratio of 383%





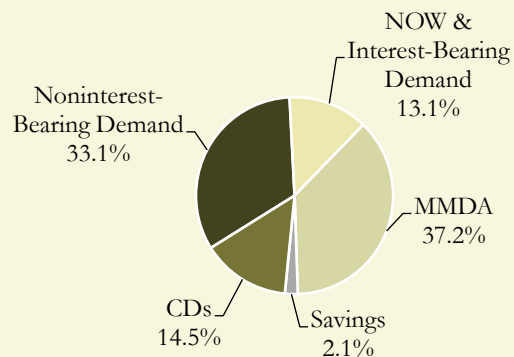
# Balance Sheet Mix

## Loan Portfolio



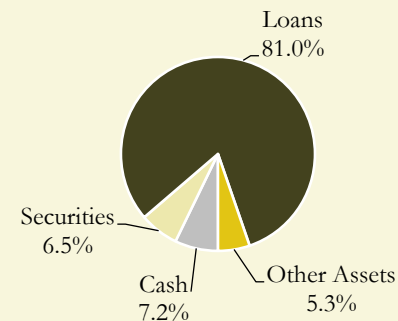
- Gross loans of \$542 million
- 5.44% loan yield in Q2 2019
- 60.2% of loans are C&I and CRE

## Deposit Base



- Total deposits of \$565 million
- 0.72% cost of deposits in Q2 2019
- 33.1% of deposits are non-interest bearing
- 46.1% of deposits are transaction

## Total Asset Mix



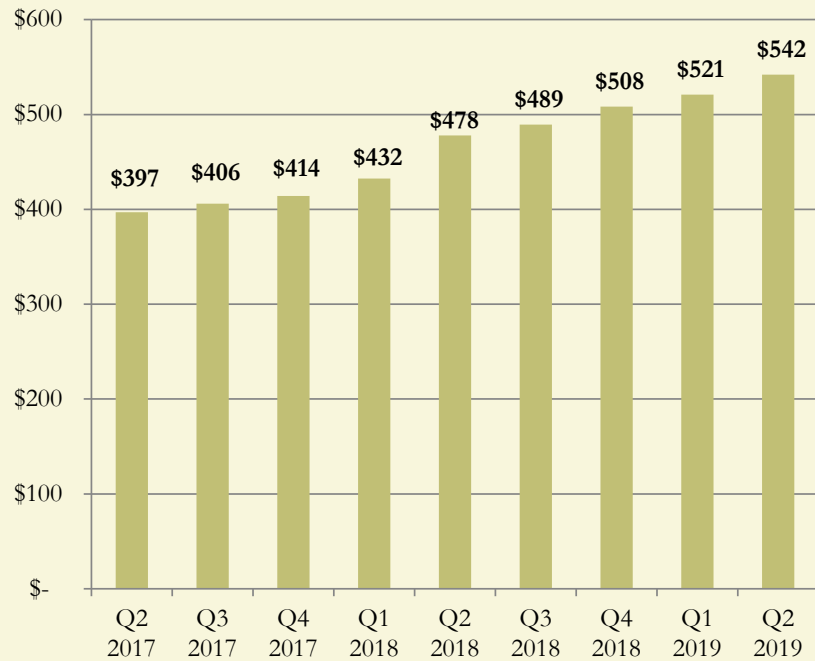
- Total assets of \$662 million
- 95.9% loan / deposit ratio





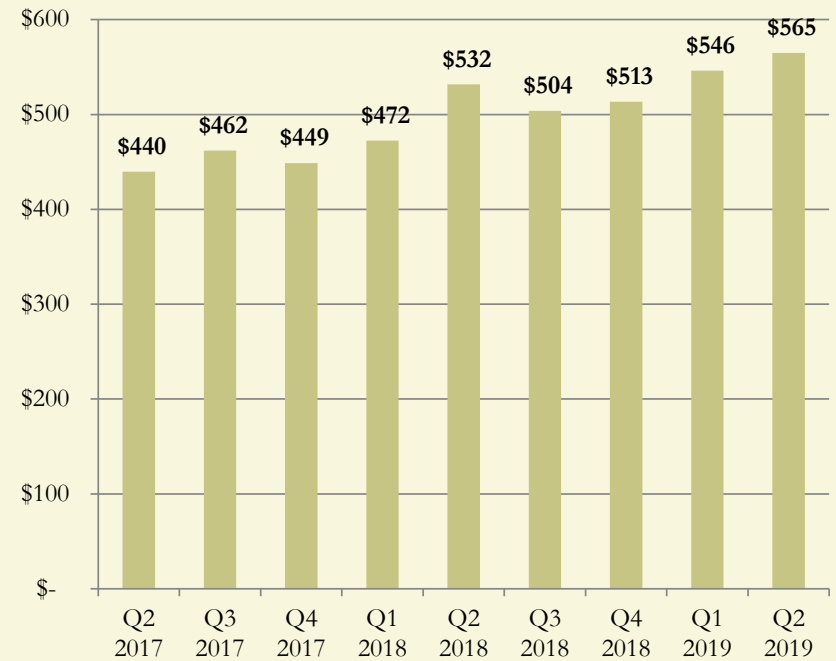
# Balance Sheet Growth

### Gross Loans



- \$145 million increase in gross loans since Q2 2017, or CAGR of 16.8%

### Total Deposits



- \$125 million increase in total deposits since Q2 2017, or CAGR of 13.4%

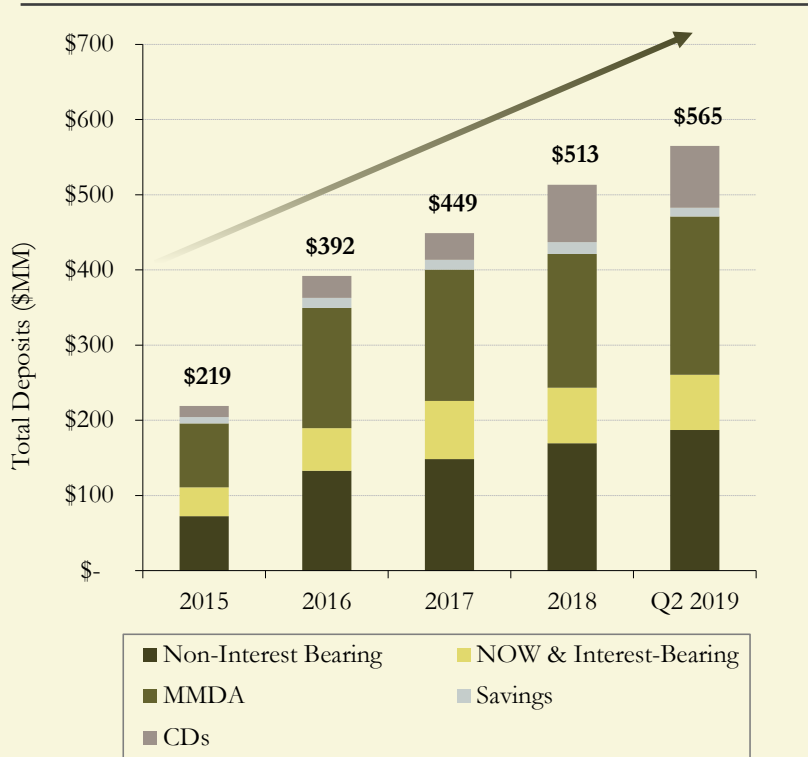




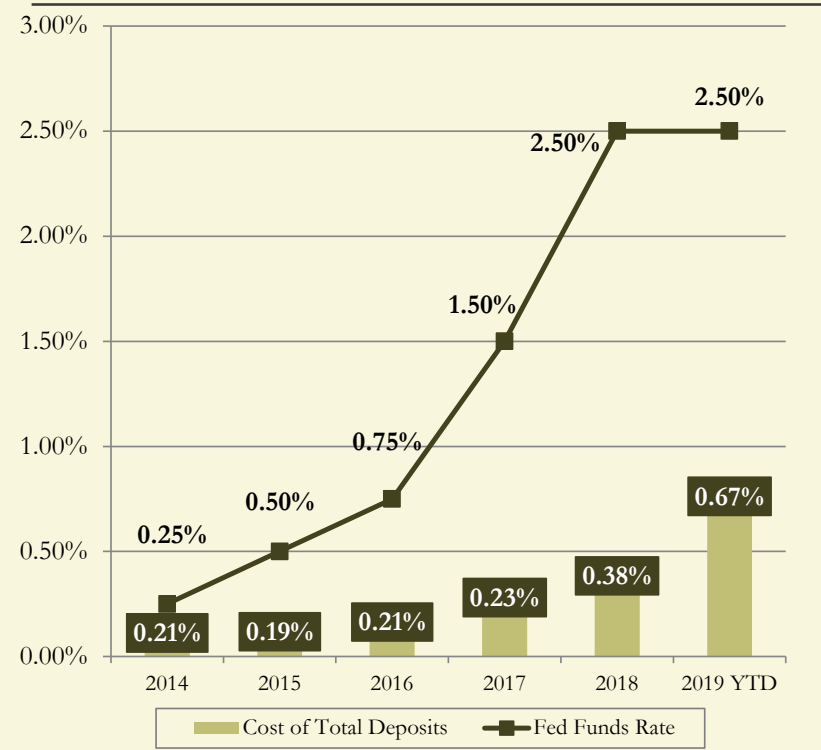
# Core Deposit Franchise

- Costs of deposits have remained low, despite increases in the Fed Funds Rate

### Deposit Mix



### Cost of Deposits vs. Fed Funds Rate



Source: Unaudited company information, company call reports as of 6/30/2019, and Federal Reserve website  
 Note: All dollars in millions

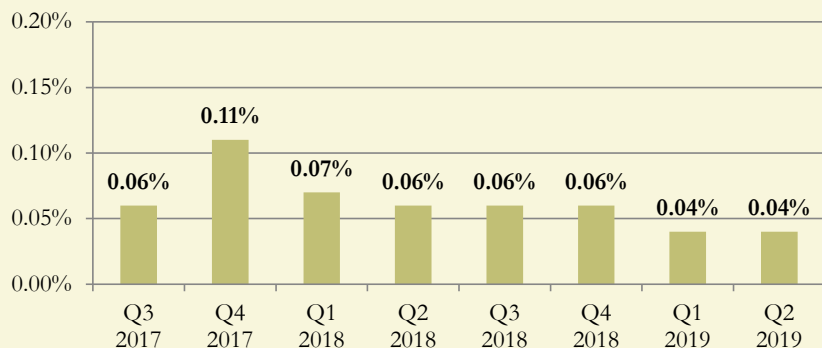




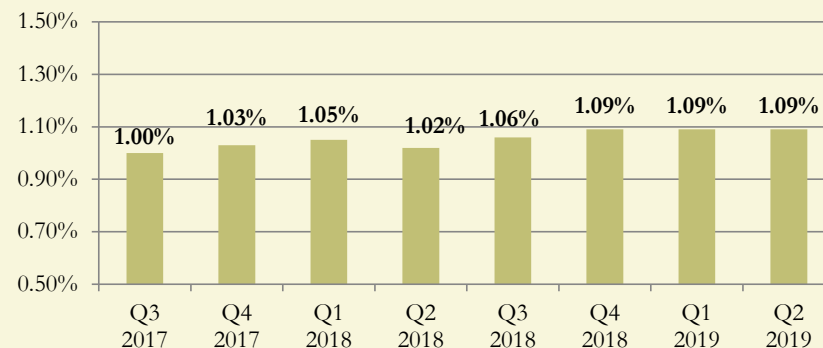


# Credit Quality Trends

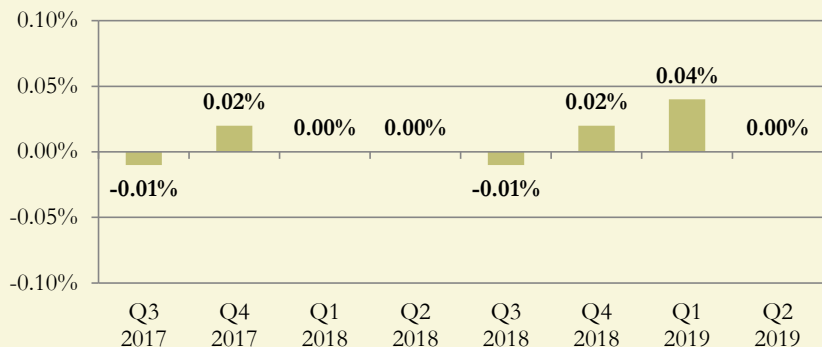
### Nonperforming Assets / Total Assets\*



### Allowance for Loan Losses / Gross Loans



### Net Charge-Offs (Recoveries) / Average Loans



Source: Unaudited company information, call reports as of 6/30/2019

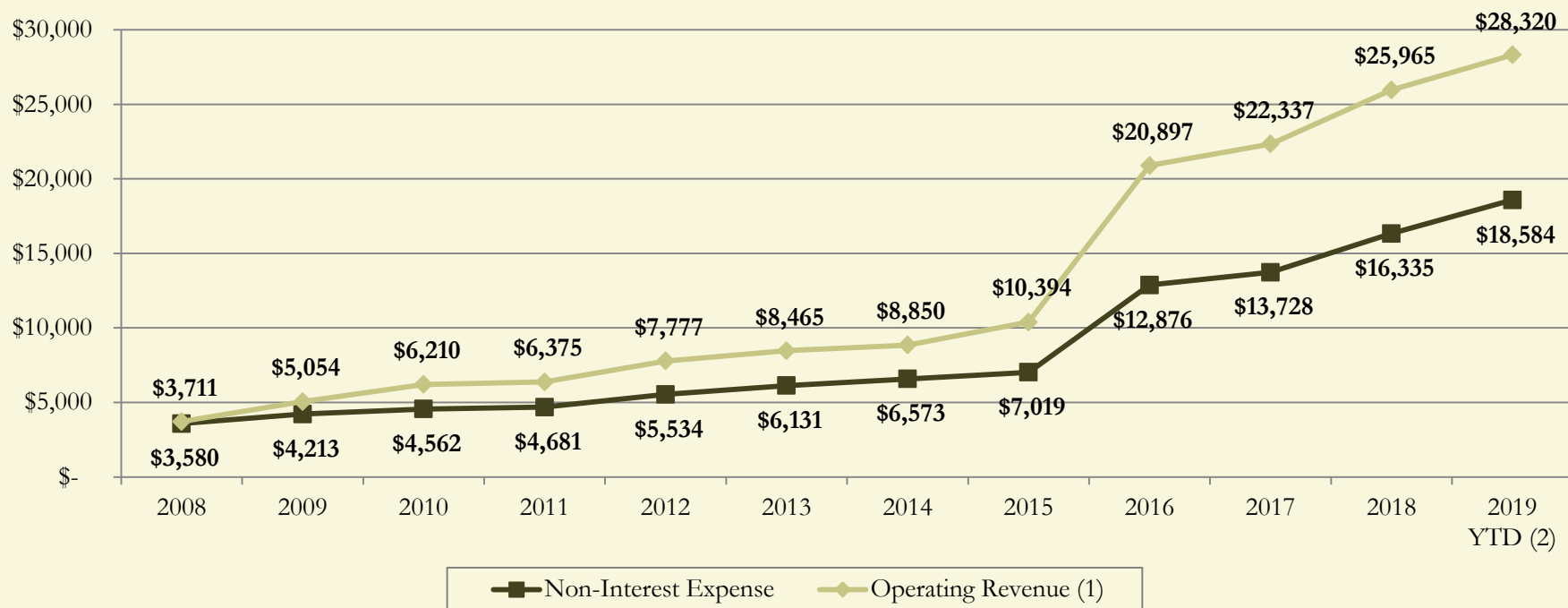
\*Excludes troubled debt restructurings





# Creating Operating Leverage

- Operating revenue continues to outpace non-interest expense as the Company grows and creates operating leverage and greater efficiencies



Source: Unaudited company information, call reports as of 6/30/2019

Note: All dollars in thousands

(1) Operating revenue = net interest income + non-interest income

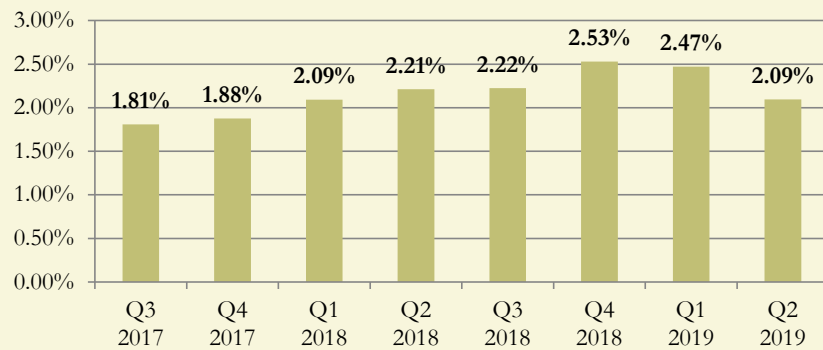
(2) 2019 year-to-date annualized results



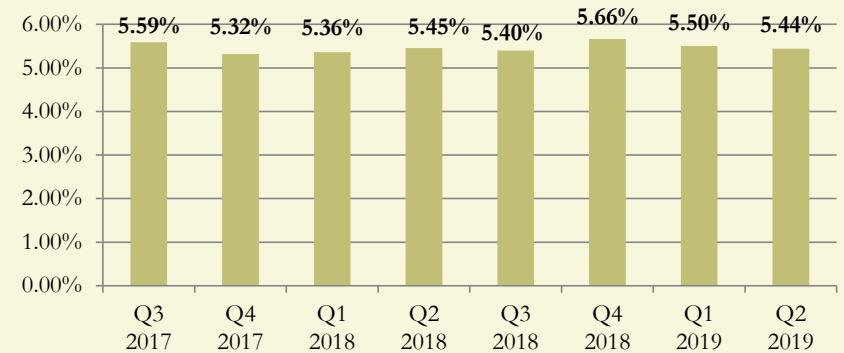


# Yield and Cost Trends

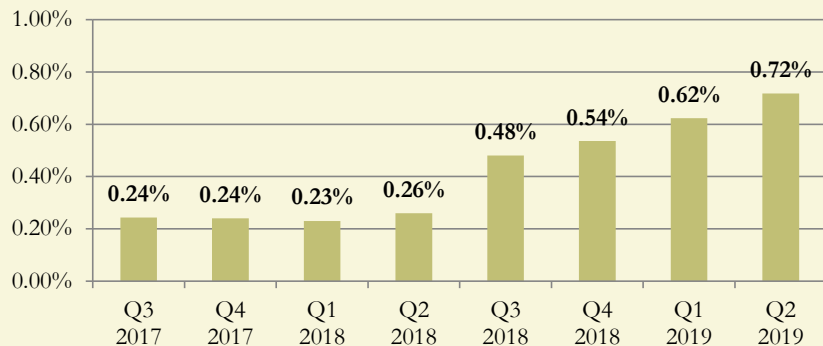
### Yield on Investment Securities



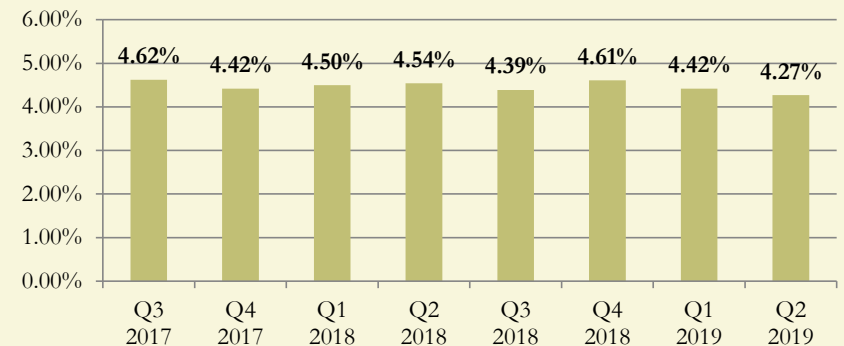
### Yield on Loans



### Cost of Deposits



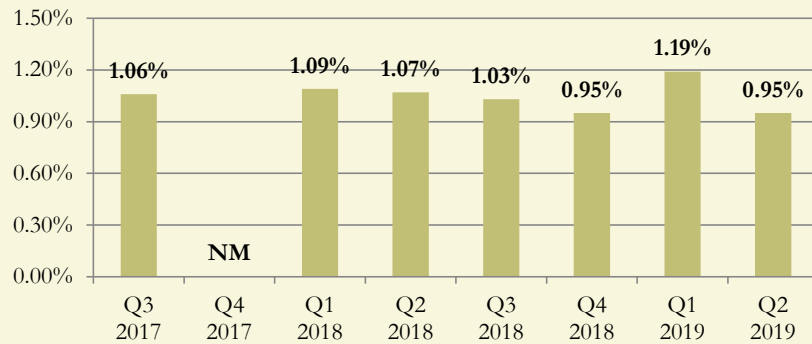
### Net Interest Margin



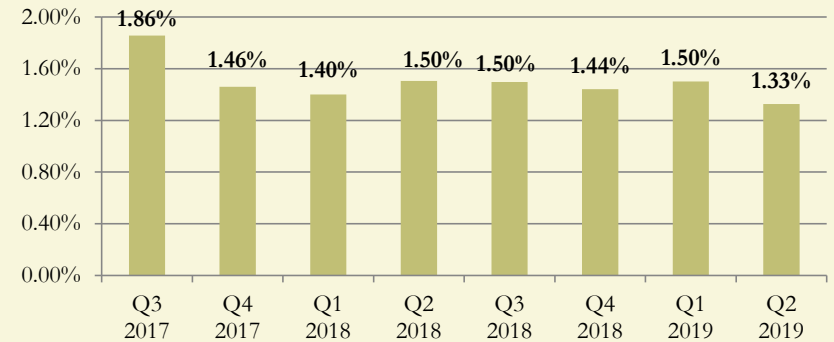


# Profitability Trends

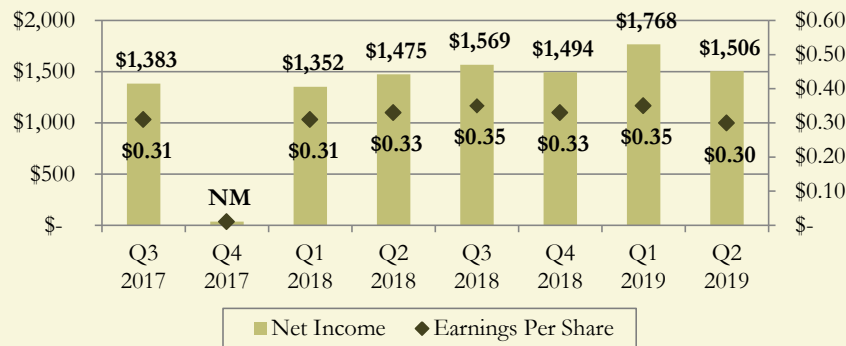
### Return on Average Assets



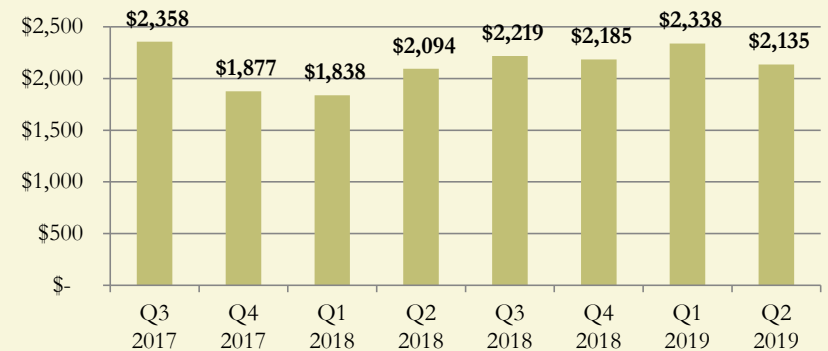
### Pre-Tax Return on Average Assets



### Net Income (\$000s)



### Pre-Tax Income (\$000s)



Source: Unaudited company information, call reports and earnings releases, as of 6/30/2019  
 Note: All dollars in thousands

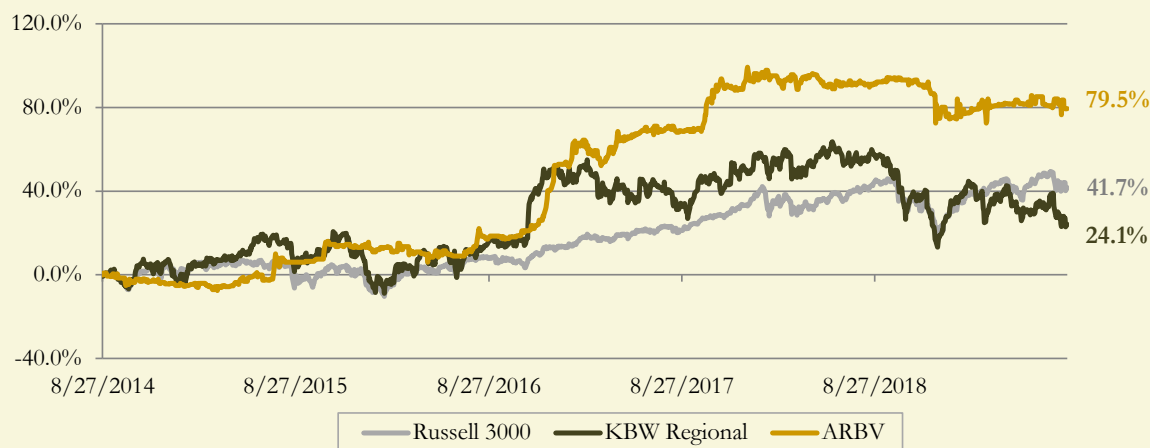






# Stock Performance

## Market Performance – Last Five Years



## Summary Market Profile

Ticker	ARBV
Exchange	OTC Pink
Stock Price	\$ 17.79
Market Cap. (\$MM)	\$ 88
Dividend Yield	0.00%
<u>Average Daily Volume (3 Months)</u>	
Avg. Daily Volume (Shares)	3,207
Avg. Daily Volume (\$000s)	\$ 57
<u>52-Week High/Low</u>	
52-Week High (10/05/2018)	\$ 19.29
52-Week Low (12/20/2018)	\$ 17.06
% Difference vs. 52-Week High	-7.8%
% Difference vs. 52-Week Low	4.2%
<u>Valuation Ratios</u>	
Price / Tg. Book Value	132.5%
Price / MRQ EPS	14.8x
Price / 2019E EPS*	13.2x

Periods	Beginning Date	Index			ARBV vs.
		Russell 3000	KBW Regional	ARBV	KBW Regional
30-Day	7/16/2019	-4.3%	-5.9%	-0.9%	4.9%
60-Day	6/3/2019	4.5%	-2.6%	-1.3%	1.3%
90-Day	4/18/2019	-1.3%	-9.0%	-1.2%	7.8%
Since Stock Offering	3/27/2019	2.1%	-3.6%	3.4%	7.0%
Year-To-Date	12/31/2018	14.7%	3.8%	-0.4%	-4.2%
Last Twelve Months	8/24/2018	-1.3%	-21.3%	-6.1%	15.1%
Last Five Years	8/25/2014	41.7%	24.1%	79.5%	55.3%

Source: Unaudited company information, as of 6/30/2019. Market data from S&P Global Market Intelligence, as of 8/26/2019

Note: All dollars in thousands, except per share data

\*Based on ARBV management budget for 2019



# Looking Forward

- ✓ Executing on organic growth strategy in Santa Barbara and successful de novo expansion into Paso Robles and San Luis Obispo markets
- ✓ Branch network located in deposit-rich markets with attractive economic and demographic trends
- ✓ Low-cost, sticky, core deposit franchise – valuable in a volatile rate environment
- ✓ Disruption from bank mergers continues to provide opportunities to hire teams of bankers and attract quality business customers
  - ✓ Rabobank and Mechanics merger
- ✓ Scarcity value for a ~\$650 million asset bank in the Central Coast of California – few sizeable, locally headquartered banks remain in the region
- ✓ Merger Opportunities –inside and outside our footprint.





# Cautionary Note: Forward Looking Statements

*This presentation includes forward-looking statements which involve known and unknown risks, uncertainties and other factors which may cause the performance or achievements of American Riviera Bank (the “Bank”) to be materially different from any expected future results, performance, or achievements. Forward-looking statements speak only as of the date they are made and the Bank does not assume any duty to update forward looking statements.*

*Annualized, pro-forma, projected and estimated numbers and percentages are used for illustrative purposes only, are not forecasts, and may not reflect actual results*

*Numbers and percentages are unaudited and subject to adjustment*

*This presentation is not a solicitation to buy or sell American Riviera Bank common stock (OTC Markets: ARBV)*

