

AMERICAN PACIFIC BANCORP

INVESTOR PRESENTATION

DISCLAIMER

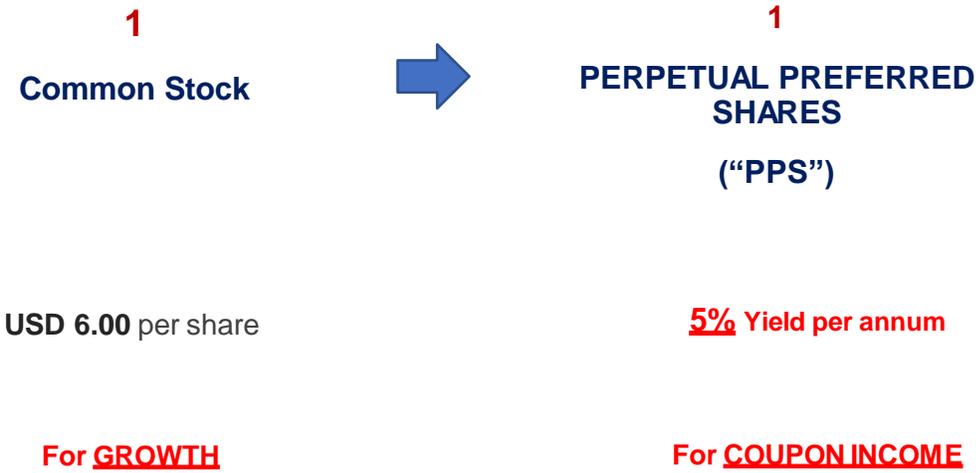
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CURRENT RAISE

OFFER SIZE: USD 15 MILLION

UNIT DEAL @ USD 6.00



* PPS is **exclusive**
to Pre-IPO Phase only

APB STRATEGY

- ✓ Roll up / invest in targeted community banks
- ✓ Providing technological expertise to acquired banks
- ✓ Tap on economy of scale to ensure efficiency across portfolio of banks

Targeted Banks Investment Examples:

- Redwood Capital (1 page)
- Riverview Bancorp (1 page)

(Previously took over Mr Chan former American Pacific Bank in Portland)

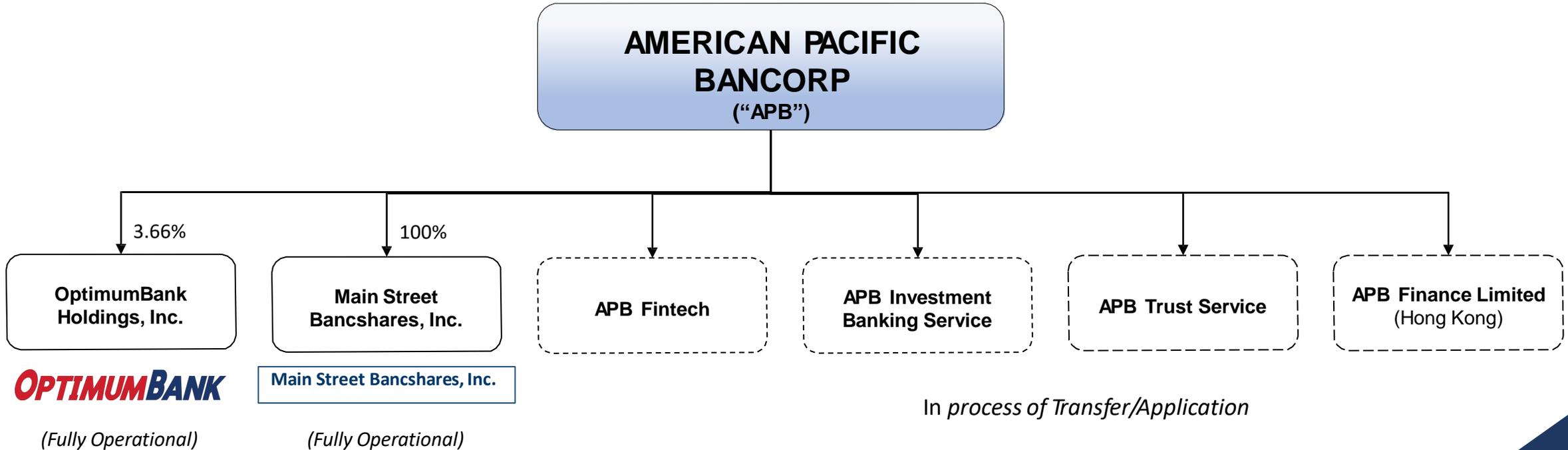


www.riverviewbank.com



www.redcapinv.com

ORGANISATION CHART



Valuation

- Before Offering Valuation: **USD 30.2 Million**
- After Offering Valuation: **USD 45.2 Million**

Optimum Bank



OptimumBank was founded in November 2000 by a group of local Broward County businessmen. They decided to reverse the trend of out of state mega-banks and give the area a true community bank. In the spirit of a “true” community bank, the directors provided local investors, both big and small, a chance to own a piece of the new bank.

Doesn’t charge exorbitant fees like larger financial institutions and a bank having unmatched expertise in real estate and commercial lending.

Local banks are becoming rarer in South Florida. It’s the belief of the investors, directors and employees that a combination of internet and traditional community bank is the “optimum” way to bank.

After APB IPO, APB is looking to increase its stake in Optimum Bank to 51% through open market share purchases

Personal Banking

Business Banking

Online/Mobile Banking

Main Street Bancshares, Inc. 100% Owned Subsidiary

Main Street Bancshares, Inc.

Main Street Bancshares, Inc. is an Illinois corporation established in May 2014. Main Street Bancshares, Inc. is registered bank holding company, regulated by the Federal Reserve. Its primary assets are its equity investments in the Grand Rivers Community Bank and Kotner Title & Abstract, LLC, and the land and buildings from which the Bank operates.



Grand Rivers Community Bank is an Illinois chartered commercial bank established in 1902. The Bank is regulated by the Federal Deposit Insurance corporation ("FDIC") and the Division of Banking of the Illinois Department of Financial and Professional Regulation ("Illinois Division of Banking").

It operates from its headquarters office in Grand Chain in Pulaski County, Illinois, a branch office in Karnak, also in Pulaski County, and a branch office in Shawneetown in Gallatin County, IL.

- Wholly-owned subsidiary of Main Street Bancshares, Inc.



WWW.GRANDRIVERSCOMMUNITYBANK.COM



Kotner Title and Abstract, LLC is a real estate title company the business of which was established in 1940.

The Title Company has served Southern Illinois for **over 75 years**, provided a list of title, abstract and closing products and services to protect buyer's and lender's rights in real estate transactions.

- Wholly-owned subsidiary of Main Street Bancshares, Inc.

Partners:



WWW.KOTNERTITLE.COM



Over 100 Years Old
Commercial Bank

- SINCE 1902 -

*Grand Rivers Community Bank
Serving the needs of our communities*

100% Acquired
by APB

5 Year Growth Trajectory

Year	2020	2021	2022	2023	2024
Through Merger and Acquisitions (M&A)	2 Banks	3 Banks	4 Banks	5 Banks	6 Banks

OPTIMUMBANK

Main Street Bancshares, Inc.



Fund Raise Projected Timeline

- Current fund raising close: **August 2020**
- Filing with Regulator: **September – October 2020**
- Pricing & IPO: **February - March 2021**

DIRECTOR, MANAGEMENT AND ADVISORS



Mr. Chan Heng Fai
Executive Chairman, APB

Currently, Mr. Chan is the Chief Executive Officer of Singapore eDevelopment Limited (SGX: 40V) a public listed company on the Singapore Stock Exchange (SGX) which was on the verge of bankruptcy. Mr. Chan has personally funded the company approximately \$55 million Singapore Dollars (\$39,558,200 US as of February 9, 2020). Singapore eDevelopment's activities include property development, digital transformation technology and biohealth activities.

Further, Mr. Chan is also a highly regarded banker. In 1987, Mr. Chan acquired American Pacific Bank, a unrelated full service U.S. commercial bank, which he recapitalized and grew the bank's operations. Under his leadership, American Pacific Bank became a U.S. NASDAQ high asset quality bank, with zero loan losses for over 5 consecutive years before he sold the bank in 2004. Mr. Chan is an accomplished global business veteran of more than 40 years.

Some of the remarkable companies that he has built, rescued or transformed include the American Pacific Bank (USA)(unrelated to the Company), China Gas Holdings Limited and Heng Fai Enterprises Limited (both listed on The Stock Exchange of Hong Kong), Global Med Technologies, Inc. (U.S. Medical software company exited for US\$60 million), Singhaiyi Group Ltd (Listed on the Singapore Exchange), and Global Medical REIT, Inc. (founded and now listed on the New York Stock Exchange with assets over \$350 million).

DIRECTOR, MANAGEMENT AND ADVISORS



Dr George Lam
Advisor

Dr. Lee George Lam is Non-Executive Chairman – Hong Kong and ASEAN Region and Chief Adviser to Macquarie Infrastructure and Real Assets Asia. He has over 30 years of international management experience across the telecommunications/media/ technology (TMT), financial services, consumer/ healthcare, infrastructure and energy/resources sectors, and has served in leadership roles (including Executive Director, Chairman, Vice Chairman, CEO, COO and General Manager) with several leading multinational corporations including Hong Kong Telecom, Singapore Technologies Telemedia (Temasek Holdings), Macquarie Capital, BOC International Holdings (the Bank of China group) and Chia Tai Enterprises International Limited (CP Group). He has extensive experience and connections in the innovation and digital technology spheres and in general management, strategy consulting, corporate governance, direct investment, investment banking and fund management.

Dr. Lam holds a BSc in Sciences and Mathematics, an MSc in Systems Science and an MBA from the University of Ottawa in Canada; a LL.M in Law from the University of Wolverhampton in the UK; an MPA and a PhD from the University of Hong Kong. He is also a Solicitor of the High Court of Hong Kong (and formerly a member of the Hong Kong Bar), a Fellow of the Hong Kong Institute of Arbitrators, a Fellow of CMA Australia, and an Honorary Fellow of CPA Australia and the University of Hong Kong School of Professional and Continuing Education (HKU SPACE).

Certified Public Accountant, Certified Internal Auditor and a Practicing attorney. Mr. Frank Heuszel has been in banking his entire professional career and as a banker he has served as Auditor, CFO, Manager of Special Assets, Creditor Officer and General Counsel. Excellent banking reputation as a strong credit officer, special assets manager, director of compliance and banking operation officer.

For over 30+ years, he has served commercial problem loan portfolio. and managed bank's with assets as small as \$1.5 billion to over \$65 Billion. Leading a Special Assets Group team which service problem loan portfolio consisting of over 2,300 loans. On average his department managed a \$4.6 plus billion commercial problem loan portfolio. Specialised in design and implementation of credit polices related to all commercial problem loans, proper loan grading and calculation of related loan loss reserves. Merger and acquisition of over 25 financial institution, nonbanking businesses and FDIC failed financial institutions. Successfully solved a portfolio of problem loans that exceeded 230% of capital and assisted in taking banks public or selling the bank



Frank D. Heuszel
Chief Executive Officer, APB

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