

FOR IMMEDIATE RELEASE

American Riviera Bank Breaks Into The Black In Time For Its Birthday

Santa Barbara, California (July 15, 2008) – American Riviera Bank (OTC BB:ARBV.OB) today announced that the Bank's financial performance for the second quarter of 2008 reflects an increase to capital of \$20,000.

David A Duarte, Acting President & CEO, announced that American Riviera Bank has shown its first month of profitability. The Bank earned \$45,000 in the month of June 2008. Mr. Duarte said, "The profitability shown for the month of June is not a fluke. Management has been employing various strategies that kept the Bank's YTD net interest margin at 4.19% vs. our peer group average of 3.57%."

American Riviera Bank reported that revenue was \$2.7 million in the first half of 2008, an increase of 93%, or \$1.3 million compared to the first half of 2007. The Bank's focus in 2008 has been on successfully gathering core deposits. Net loss for the first half of 2008 was \$327,000 compared to \$887,000 for the same period in 2007. The Bank reported a net loss of \$21,000 for the entire second quarter of 2008, compared to a net loss of \$306,000 in the first quarter of 2008.

In the second quarter of 2008, the Bank's assets grew to \$92.9 million, up from \$73.2 million at year-end 2007. Loans grew from \$62.2 million at year-end to \$78.2 million, or 26% at June 30, 2008. The Bank holds \$65.8 million in deposits, up from \$50.5 million at year-end. Core deposits comprise 88% of total deposits.

"Our cutting edge technology, including remote deposit capture and on-line banking, partnered with our focus on excellent service, has been instrumental in achieving this growth," stated Laurie Leighty, the Bank's SVP of Operations and Human Resources.

The Bank's loan portfolio continues to perform well. American Riviera Bank continues to have no non-performing loans and no loan charge-offs. "The Bank is in a very strong capital position, with a Tier 1 Leverage ratio of 22% at June 30, 2008, well above the regulatory definition of 5% for a well capitalized institution," reported Mr. Duarte.

American Riviera Bank will celebrate its two year anniversary on July 18, 2008. "The road to sustainable profitability was budgeted and planned while the Bank was in organization during 2005. The Bank's business plan and projections were submitted with the Bank's charter application prior to the Bank opening its doors for business," said Michelle Martinich, the Bank's Chief Financial Officer. "As projected, our first profitable month occurred in the second quarter of 2008."

"With the global chaos in the financial markets and its ripple effect on the national, state and local economies, the Bank's ability to produce a profit on target is remarkable. This

achievement speaks to the quality of the Bank’s management and staff and the support from our community,” said Larry Koppleman, the Bank’s Chairman of the Board.

Company Profile

American Riviera Bank is a full service community bank, focused on serving the lending and deposit needs of businesses and consumers in our community. The Bank was founded in 2006 by over 400 local shareholders and currently has one branch located at 1033 Anacapa Street in downtown Santa Barbara.

American Riviera Bank
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