

FOR IMMEDIATE RELEASE

American Riviera Bank Announces Record Growth

Santa Barbara, California (April 16, 2009) – American Riviera Bank (OTC BB: ARBV.OB) today announced a record 65% annual growth in total assets, reaching \$131 million in assets as of March 31, 2009.

American Riviera Bank reported total loans of \$91 million as of March 31, 2009 (1Q2009), an increase of 35% or \$24 million, from March 31, 2008 (1Q2008) and 5% growth from December 31, 2008 (YE2008). The Bank's sustained focus on deposit growth yielded total deposits of \$105 million as of 1Q2009, an increase of 80% or \$46 million, from 1Q2008 and a \$20 million increase from YE2008. "We are pleased to have the support of our community. This strong deposit growth allows us to continue to serve our clients by providing a safe alternative for their deposits while funding loans to qualified individuals and local businesses," said Jeff DeVine, the Bank's President and CEO.

As a result of the significant deposit growth, the Bank achieved higher than expected liquidity. While these deposits will provide a long-term source for continued loan growth, in the short-term, this excess liquidity had to be conservatively invested in high-quality, low-yielding investments, thereby reducing the Bank's net interest margin in 1Q2009. As loan yields have remained steady, the Bank expects to see the net interest margin improve in 2Q2009 as these funds are utilized for loans. The Bank had no delinquent loans, no non-accrual loans and no loan charge-offs in 1Q2009. The Bank recorded loan loss provision in 1Q2009 of \$46,000, primarily related to growth in the loan portfolio, and maintained a loan loss allowance equal to 1.20% of outstanding loans, which management considers adequate. Given the economic environment, management remains vigilant in reviewing the loan portfolio and allowance for potential future loan losses.

American Riviera Bank once again continued its trend of positive earnings and reported \$7,000 in net income for 1Q2009. The Bank did not apply for or accept TARP or any other government subsidized capital infusions, and continues to maintain a strong capital position with a Tier 1 Leverage ratio of 15% at 1Q2009, well above the regulatory guideline of 5% for well capitalized institutions.

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 has one branch located at 1033 Anacapa Street in downtown Santa Barbara.

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Statements concerning future performance, developments or events concerning expectations for growth and market forecasts, and any other guidance on future periods, constitute forward looking statements that are subject to a number of risks and uncertainties. Actual results may differ materially from stated expectations. Specific factors include, but are not limited to, effects of interest rate changes, ability to control costs and expenses, impact of consolidation in the banking industry, financial policies of the US government, and general economic conditions.

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