

FOR IMMEDIATE RELEASE

American Riviera Bank Reports Second Consecutive Quarterly Profit

Santa Barbara, California (January 21, 2009) – American Riviera Bank (OTC BB: ARBV.OB) today announced its second consecutive quarterly profit for the three months ended December 31, 2008 (4Q2008) and is poised for continued growth in 2009.

American Riviera Bank continued its trend of positive earnings and strong net interest margin. Net income was \$75,000 for 4Q2008, up from \$38,000 in 3Q2008. Net interest margin increased to 4.18% for fiscal year 2008, from 4.07% for fiscal year 2007. “The quarterly earnings and improved margin recorded by the Bank are remarkable considering that 2008 has been particularly difficult for the banking industry,” said Michelle Martinich, the Bank’s Chief Financial Officer.

American Riviera Bank reported annual asset growth of 51% in 2008 to reach \$111.0 million at December 31, 2008 (FYE2008), exceeding \$100.0 million in assets for the first time. Total deposits were \$84.7 million at FYE2008, up from \$50.5 million at December 31, 2007. Core checking, savings, money market and small certificates of deposit comprise 73% of total deposits and the Bank is now serving 2,000 local account holders. “Our strong service culture and focus on relationship banking has led to a satisfied and growing client base,” said Jeff DeVine, the Bank’s President and CEO.

Loans totaled \$87.1 million at FYE2008, a \$24.9 million increase from the same period last year and a \$7.3 million increase from September 30, 2008. Most importantly, the Bank’s loan portfolio continues to perform well with no delinquent loans, no non-accrual loans and no loan charge-offs. As such, the Bank recorded loan loss provision in 4Q2008 of only \$10,000. Loan loss allowance was 1.22% of outstanding loans at FYE2008 which management considers adequate. American Riviera Bank’s capital position remains strong with a Tier 1 Leverage ratio of 18% at FYE2008, well above the regulatory guideline of 5% for well capitalized institutions.

“We believe that the safety of our bank, our dedicated employees and our best of class technology will continue to set us apart,” said Jeff DeVine. “We are set to launch mobile phone banking and enhancements to our online capabilities to make banking even more convenient for our customers.”

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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