

FOR IMMEDIATE RELEASE

American Riviera Bank Celebrates Five Year Anniversary with Continued Profit

Santa Barbara, California (July 21, 2011) – American Riviera Bank (OTC BB: ARBV.OB) announced unaudited net income of \$702,000 (\$0.28 per share) for the six months ending June 30, 2011, which represents a 40% increase in profit from the \$502,000 (\$0.20 per share) for the same period last year. The Bank has now reported seven consecutive quarters of profitability.

Jeff DeVine, President and Chief Executive Officer stated, “We are very proud to reach our milestone five year anniversary with solid profitability to report, and a rapidly growing base of relationship clients. We have ample capital and liquidity to lend within our community, and look forward to serving our clients for many years to come.”

American Riviera Bank continues to experience significant growth in relationships, with a 13% increase in core deposits and 22% increase in the number of non-time deposit accounts compared to one year ago. The Bank reported \$107 million in deposits at June 30, 2011, with \$20 million in non-interest bearing checking accounts. As of June 30, 2011, the Bank reported total loans outstanding of \$97 million, an 8% increase from the previous quarter end.

The combined effect of increased loan balances and repayment of \$6 million of fixed-rate FHLB advances during this quarter; resulted in net interest margin increasing from 4.25% at the previous quarter to 4.55% for the quarter ended June 30, 2011. Management and the Board of Directors believe the allowance for loan losses at 2.64% of total loans is adequate at June 30, 2011, and therefore, did not record any loan loss provision in the second quarter of 2011.

The Bank reported unaudited net income for the quarter ended June 30, 2011 of \$338,000, a 23% increase compared to the \$274,000 reported for the same quarter last year. The Bank continues to maintain a strong capital position with Tier 1 capital to total assets of 15% as of June 30, 2011, well above the regulatory guideline of 5% for well capitalized institutions. The tangible book value of one share of American Riviera Bank stock is \$7.81 as of June 30, 2011.

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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