

FOR IMMEDIATE RELEASE

American Riviera Bank Reports Increased Profit and Customer Growth

Santa Barbara, California (April 21, 2011) – American Riviera Bank (OTC BB: ARBV.OB) announced today unaudited net income of \$364,000 (\$0.14 per share) for the quarter ended March 31, 2011. This represents a 59% increase in profit from the \$228,000 (\$0.09 per share) for the comparable 2010 quarter. American Riviera Bank has now reported six consecutive quarters of profitability.

The Bank has experienced consistent growth in core deposits, reporting \$93 million in core deposits at March 31, 2011, a 10% increase since March 31, 2010. The Bank continues to attract new customers with a 22% increase in the number of non-time accounts since March 31, 2010 and nearly 150 new deposit accounts opened in the first quarter of 2011. Non-interest bearing checking accounts averaged \$18 million for the quarter ending March 31, 2011, an increase of \$5 million or 36% from the comparable 2010 quarter.

Jeff DeVine, President and Chief Executive Officer stated, "The customer growth is directly attributable to our dedication to personal service and quality products delivered with state-of-the art technology. With our recent recognition by The Findley Reports as the only bank in Santa Barbara to be commended for financial performance in 2010, clients know their money is safe."

The Bank's net interest margin remains strong and has benefitted from the increased core deposit mix. The Bank reported a 4.25% net interest margin for the quarter ended March 31, 2011. Due to normal loan payment amortization and targeted construction loan payoffs in conjunction with limited new loan demand from qualified borrowers; loan balances outstanding at March 31, 2011 were \$90 million, a \$4 million decrease from December 31, 2010. Management and the Board of Directors believe the allowance for loan losses at 2.89% percent of total loans is adequate at March 31, 2011, and therefore, did not record any loan loss provision in the first quarter of 2011.

The Bank has \$139 million in total assets and maintains a strong capital position with Tier 1 Capital to total assets exceeding 13% as of March 31, 2011; 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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