



AMERICAN RIVIERA
BANK

2010 Annual Shareholders Meeting

May 17, 2011



Lawrence Koppelman
Chairman of the Board of Directors



Your Board of Directors

Bruce N. Anticouni

Frank Burgess

Darren D. Caesar

Joe Campanelli

Jeff DeVine

J. Michael Giles

Lawrence Koppelman

Douglas Margerum

Gordon McKay

Guy Taylor



Your Executive Management Team

Jeff DeVine, President
Chief Executive Officer

Ken Jacobsen, Senior Vice President
Chief Credit Officer

Michelle Martinich, Senior Vice President
Chief Financial Officer

Laurie Leighty, Senior Vice President
Operations and Human Resources



Michelle Martinich, Senior Vice President
Chief Financial Officer and
Corporate Secretary



Michael Natzic, Senior Vice President

mnatzic@syllic.com

(800) 288-2811

Stone & Youngberg Community Bank Group

Since 1981, the professionals in Stone & Youngberg's Community Bank Group have specialized in providing marketing and market-making in the stocks of community banks.

Stone & Youngberg services more than 3,000 clients and trades more than \$500 million dollars annually in community bank stocks through a network of more than 70 California banks.



Jeff DeVine, President
Chief Executive Officer



2010 Financial Highlights

Net Income

\$1,024,000 of net income for the year ended December 31, 2010
(\$0.41 per share)

Six consecutive quarters of profitability (4Q2009 to 1Q2011)

The only bank headquartered in Santa Barbara to be recognized
by Findley Group for financial performance in 2010



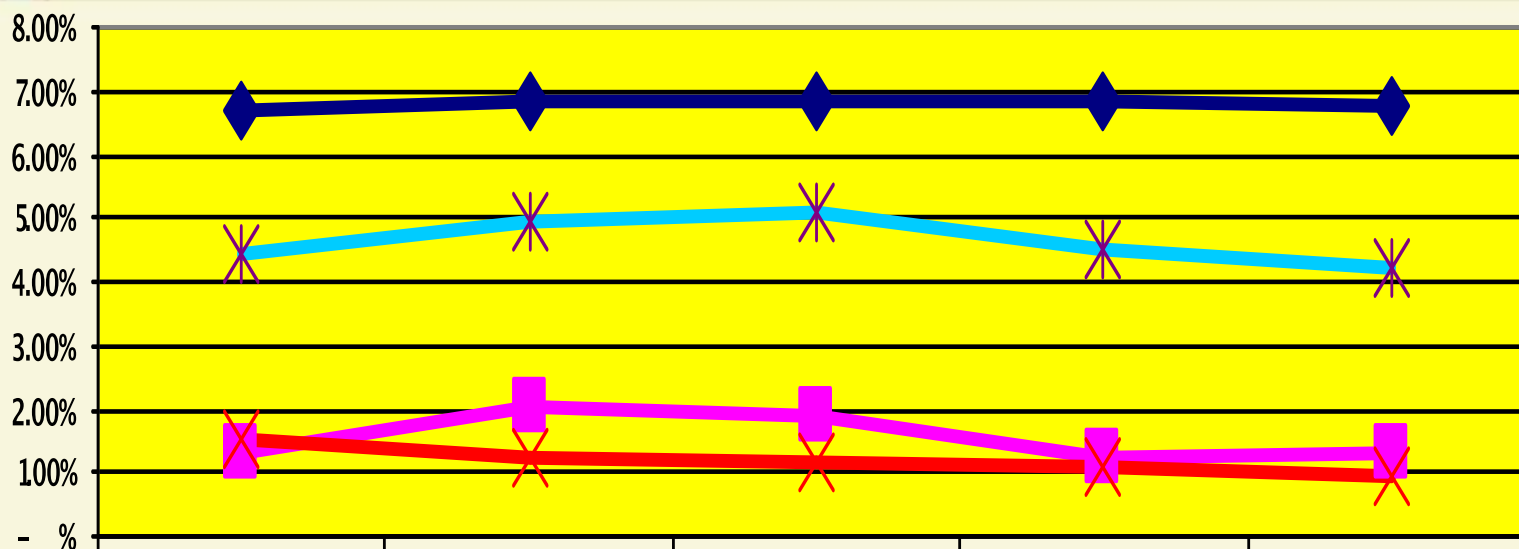
2010 Financial Highlights Deposit Trends

<i>(\$ in thousands)</i>	<u>Dec 2009</u>	<u>Dec 2010</u>	<u>% Increase (Decrease)</u>
Total Deposits	\$105,620	\$108,747	3%
Core Deposits (Checking, Savings, MMA)	\$81,797	\$92,038	13%
Non-Interest Bearing Deposits	\$10,179	\$16,011	57%
Time Deposits (CD's)	\$23,823	\$16,709	(30%)

- ✓ Relationship banking
- ✓ Focus on core deposit growth
- ✓ Continue to have high level of liquidity in the market



2010 Financial Highlights Margin Analysis



	1st Qtr 10	2nd Qtr 10	3rd Qtr 10	4th Qtr 10	1st Qtr 11
◆ Avg Rate-Loans	6.71%	6.86%	6.85%	6.86%	6.78%
■ Avg Rate-Liquidity	1.30%	2.00%	1.89%	1.21%	1.33%
✖ Avg Rate-Dep & Borr	1.50%	1.25%	1.18%	1.11%	0.97%
✖ Net Interest Margin	4.46%	4.91%	5.11%	4.51%	4.25%

Decreased liquidity and higher loan-to-deposit ratio positively impacted NIM in the 2nd and 3rd quarter of 2010



2010 Financial Highlights Capital

<i>As of 12/31/10</i>	Tier 1 RBC	Total RBC	Leverage
American Riviera Bank	17.21%	18.48%	13.26%
Rabobank, NA	13.93%	15.18%	11.60%
Montecito Bank & Trust	11.32%	12.57%	9.01%
Community West	11.61%	12.87%	9.24%
Bank of SB	12.38%	13.64%	8.08%
Heritage Oaks (Business First)	13.47%	14.75%	10.52%
Pacific Capital (SBBT)	14.26%	14.57%	9.17%

- ✓ Highest capital ratios of any bank in Santa Barbara
- ✓ Ample Capital to support continued growth
- ✓ No dividend payments anticipated. Expect to reinvest earnings into the Bank for continued growth



First Quarter 2011 Key Performance Indicators

Unaudited Net Income of \$364,000 (\$0.14 per share)

Net interest margin 4.25%

Allowance to Total Loans of 2.89%

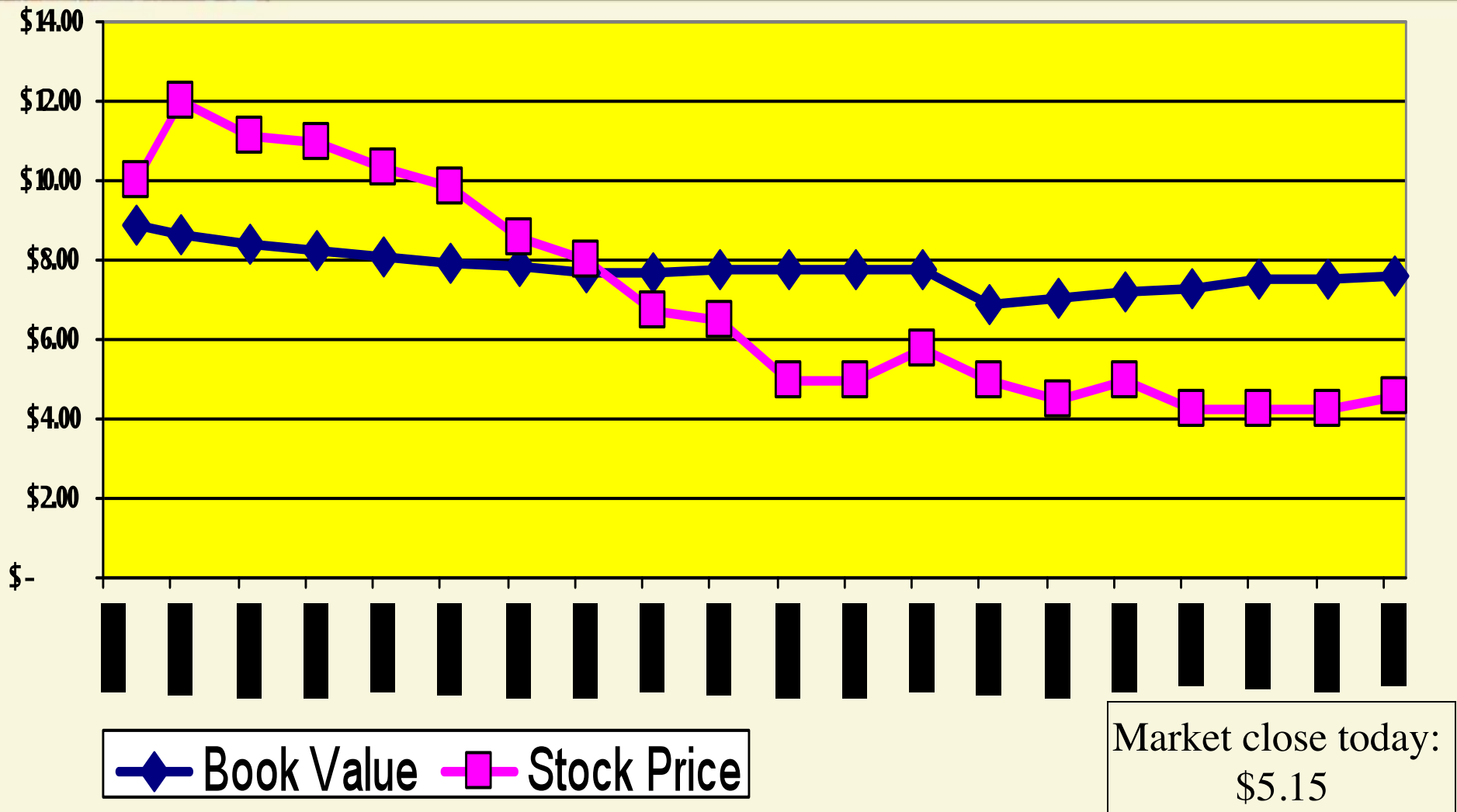
Opened almost 150 new deposit accounts in the first quarter of 2011

\$4 million decrease in loans during the quarter due to loan payment amortization and targeted construction loan payoffs

Tier One Leverage Capital Ratio of over 13%



Stock Price vs. Book Value





How are we growing shareholder value?

In a 'normal environment', bank stock is traded based on a multiple of book. Today banks are trading at a fraction of book due to FDIC 'deals'. We are focused on how we can increase book value so we are well positioned for when the market does normalize:

- Consistent earnings – 6 consecutive quarters
- Strong NIM – top 95% of all banks opened in 2006
- Core deposits – 57% increase in non-interest bearing checking
- Low overhead – assets per employee of \$7.72 million in top 92% of all CA banks less than \$200M in assets



Looking Ahead

Limited loan demand 4Q10 and 1Q11 now starting to pick up

Commercial RE – looking better than widely anticipated

Residential RE – unfortunately still weak but stabilizing

Uncertainty regarding economy will continue in 2011

Strong capital position

Strong and stable net interest margin

Growing customer base

Excellent service

Top-class technology – 2011 on-line banking conversion with enhanced user features and security



Advertising, Marketing and Growth

Relationships, customers and word of mouth are the #1 way to grow American Riviera Bank, but we are also being heard and seen with :

Radio

TV

Print

Website and internet

Buses

Non-profit advertising and donation of talent

The FDIC won't guarantee that you will receive exceptional service. We will.



At American Riviera Bank, we don't have the layers, the automated voice menus, or the call centers off in distant places like other banks. Here, you deal directly with bankers who know you personally, and have the expertise and authority to make things happen - quickly. Whether you need a line of credit, a construction loan, or just a safe place to keep your money, stop by and see us. You'll feel appreciated the minute you walk through the door.



AMERICAN RIVIERA BANK

Feel good about your bank



1033 Anacapa Street | Santa Barbara, CA 93101 | Phone (805) 965-5942 | AmericanRivieraBank.com





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Need a loan?

Quick answers start here.



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Whether you need a line of credit, a construction loan, or just a safe place to keep your money, stop by and see us. You'll feel appreciated the minute you walk through the door.



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Dennis Allen, Allen & Associates
VictoriaGardenMews.com

Planning to build your dream home?

We're still making owner-occupied construction loans.



Eusebio Cordova
VP Real Estate Lending
(805) 730-4978
ECordova@AmericanRivieraBank.com



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How many branches does it take to change your impression of banking? One.



At American Riviera Bank, you actually receive service instead of just service charges. Real people answer your call instead of automated voice menus. You can even talk to the President if you'd like, which is how it should be at a local business. We're not on every corner of every city. We're a Santa Barbara bank with one branch on one corner: Anacapa and Figueroa. If you feel like you're being treated like an account number, give us a call or stop by and see what it's like when a bank focuses on building relationships instead of building branches.



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