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Sierra Vista Bank Reports 2nd Quarter and Year to Date 2010 Financial Results

FOLSOM, CALIFORNIA, August 12, 2010 - Sierra Vista Bank (OTCBB: SVBA) is pleased to announce 2nd quarter 2010 earnings of \$131,581. The Bank's total revenues for the 2nd quarter 2010 were \$1.3 million compared to \$.9 million in the 2nd quarter of 2009, an increase of 44.4%.

"Reaching this level of operational profitability is a significant milestone and has been a goal of the Bank since opening in March of 2007" stated Greg Patton, President & CEO of Sierra Vista Bank. "This compares to last year's 2nd quarter loss of \$336,676. We are pleased with our progress during these challenging economic times."

As of June 30, 2010, the Bank reported total assets of \$107.5 million, total loans of \$79.7 million and total deposits of \$91.4 million. Non-interest bearing deposits increased to \$26.4 million or 28.8% of total deposits. "This is a positive trend as this deposit type is generally the result of strong customer relationships" stated Lesya Fynes, Chief Financial Officer for the Bank. "These deposits reflect the true purpose of community banking - to provide financial services to local small businesses and families."

After aggressively providing \$1,049,000 for potential loan losses in the 1st quarter of 2010, the Bank realized a 1st quarter 2010 loss of \$969,692, compared to a loss of \$504,088 in the 1st quarter of 2009. Year to date loss at June 30, 2010 totaled \$838,111 compared to a year to date loss at June 30, 2009 of \$840,764. "The Bank took aggressive measures in the 1st quarter to write down several seasoned loans that have been impacted by the continued economic decline." stated Patton. "These difficult financial conditions left some borrowers with few options."

Non-performing loans decreased in the second quarter by \$592,337 or 11.6%. While the majority of the Bank's non-accrual loans are still making payments, the Bank believes there are potential risks which warrant the non-accrual status. The Bank's allowance for loan losses at June 30, 2010 was \$2.0 million or 2.46% of total loans. Management continues to operate in a very conservative manner, with strong

credit underwriting standards for all new loans. While loan growth has slowed in 2010, the Bank is making new loans to well qualified borrowers, replacing the expected loan pay-offs.

The Bank's net interest margin continued to improve to 4.73% at quarter end as the Bank's cost of funds has continued to decline. This is in part a result of the increase in non-interest bearing deposits.

As of July 30, 2010, the Bank's Private Placement Capital Stock Offering officially closed. The Bank raised \$3,352,038 in new capital. The additional capital has positioned the Bank to accomplish its strategic objectives.

The Bank also had the privilege of adding a new Board member during the quarter. "Andy" Yung Yong Yang, a retired professor of Economics at CSU-Sacramento and small business owner based in Rancho Cordova, was approved in April. "Dr. Yang comes with an impressive background as an academic and we are honored to have Andy's insight and enthusiasm added to our Board" stated Brady Whitlow, Sierra Vista Bank's Board Chairman.

On another note, the Bank recently lost the services of one of its founding Directors when Don Meyer resigned his directorship effective June 30, 2010. "Don's regulatory background was incredibly beneficial during the Bank's launch and initial expansion goals." Brady Whitlow, Board Chairman shared. "His efforts in helping to navigate through the first three years of operations were greatly appreciated."

About Sierra Vista Bank

Sierra Vista Bank is a locally owned community bank headquartered at 1710 Prairie City Road in Folsom, California since March 2007 and has a branch located in the Sam's Town Center in Cameron Park. The Bank prides itself on serving the financial needs of small businesses and professionals in Folsom and throughout the Highway 50 Corridor while remaining committed to community philanthropy. Additional information about Sierra Vista Bank can be found at www.sierravistabank.com or by calling (916) 850-1500.

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Forward Looking Statement:

This release may contain forward-looking statements that are subject to risks and uncertainties. Such risks and uncertainties may include but are not necessarily limited to fluctuations in interest rates, inflation, government regulations and general economic conditions, and competition within the business areas in which the Bank will be conducting its operations, including the real estate market in California and other factors beyond the Bank's control. Such risks and uncertainties could cause results for subsequent interim periods or for the entire year to differ materially from those indicated. You should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. The Bank undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.