



**Contacts:**

Gregory Patton  
President/ CEO  
Sierra Vista Bank  
(916) 850-1515  
[gpatton@sierravistabank.com](mailto:gpatton@sierravistabank.com)

Lesya Fynes  
EVP/CFO  
Sierra Vista Bank  
(916) 850-1505  
[lfynes@sierravistabank.com](mailto:lfynes@sierravistabank.com)

**Sierra Vista Bank Reports 3<sup>rd</sup> Quarter and Year to Date 2010 Financial Results**

**FOLSOM, CALIFORNIA, November 12, 2010** - Sierra Vista Bank (OTCBB: SVBA) reported its 3<sup>rd</sup> quarter 2010 financial results. The Bank's total revenues for the 3<sup>rd</sup> quarter 2010 were \$1.2 million compared to \$1.0 million in the 3<sup>rd</sup> quarter of 2009, an increase of 20.0%. Year to date revenues for 2010 totaled \$3.8 million compared to total revenues of \$2.5 million in 2009. The Bank lost \$1.7 million in the 3<sup>rd</sup> quarter of 2010 compared to a \$1.2 million loss in the 3<sup>rd</sup> quarter of 2009. Year to date loss for 2010 totaled \$2.5 million compared to a year to date loss of \$2.0 million in 2009. "The continued decline in land values required the Bank to aggressively write down one large seasoned loan and some OREO properties that have been negatively impacted by the economic storm we have all been experiencing," stated Greg Patton, President and CEO of Sierra Vista Bank.

As of September 30, 2010, the Bank reported total assets of \$99.5 million, total loans of \$71.8 million and total deposits of \$85.8 million. Non-interest bearing deposits totaled \$24.0 million or 28.0% of total deposits. "The Bank is keeping its asset size flat in this challenging economic environment," stated Lesya Fynes, Chief Financial Officer for the Bank. "The Bank continues to focus on non-interest bearing deposits and is pleased with the mix of these core deposit relationships."

Non-performing loans decreased in the 3<sup>rd</sup> quarter by \$2.9 million to \$1.6 million. The decrease reflects the charge-offs noted above along with the sale of one property and principal reductions on non-accrual loans. The Bank's allowance for loan losses at September 30, 2010 was \$1.4 million or 2.0% of total loans.

The Bank's net interest margin remains strong at 4.70% at quarter end as the Bank's cost of funds continues to decline. The September 30, 2010 Tier 1 Leverage ratio was 8.43%; the Tier 1 Risk Based ratio was 12.31%; and the Total Risk Based Capital ratio was 13.57%.

**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](http://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.