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Sierra Vista Bank Reports 4th Quarter and Year End 2010 Financial Results

FOLSOM, CALIFORNIA, February 4, 2011 - Sierra Vista Bank (OTCBB: SVBA) reported its 4th quarter 2010 financial results. As anticipated, the Bank finished the 4th quarter of 2010 with a \$908 thousand loss compared to a \$36 thousand profit in the 4th quarter of 2009. For the year 2010, a \$3.45 million loss compares to a 2009 loss of \$1.98 million. "The recognition of a decrease in the value of the collateral underlying a large land loan and the failure of a small business enterprise required the Bank to aggressively write down these two loans. In addition, our assessment of heightened risk in other non-performing assets as a result of the economic decline also impacted our financial results," stated Greg Patton, President/CEO of Sierra Vista Bank. The Bank's total revenues for the 4th quarter 2010 were \$1.2 million compared to the same \$1.2 million in the 4th quarter of 2009. Year to date revenues for 2010 totaled \$5.0 million compared to total revenues of \$3.7 million in 2009.

As of December 31, 2010, the Bank reported total assets of \$88.7 million, total loans of \$71.1 million and total deposits of \$79.3 million. Non-interest bearing deposits totaled \$24.0 million or 30.2% of total deposits. "The Bank has purposefully re-sized itself to better meet the current economic conditions," stated Lesa Fynes, Chief Financial Officer for the Bank. "We continue to focus on our core clients and are pleased with the mix of these deposit relationships."

The Bank's net interest margin remains strong ending the year at 4.90% as the Bank's cost of funds continued to decline and the yield on loans and investments remained consistent throughout 2010.

The Bank's allowance for loan losses at December 31, 2010 was \$1.9 million or 2.7% of total loans.

The December 31, 2010 Tier 1 Leverage ratio was 8.22%; the Tier 1 Risk Based Capital ratio was 11.30%; and the Total Risk Based Capital ratio was 12.57%, all above the well capitalized ratio levels as defined in the regulations.

“The year 2010 was a difficult time for many businesses in our community,” Patton noted. “We are looking forward to a more stable 2011 and working with our clients to improve their prospects for the New Year.”

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.