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Sierra Vista Bank Reports First Quarter 2009 Financial Results

FOLSOM, Calif., April 29, 2009 - Sierra Vista Bank (OTCBB: SVBA), recently announced its financial results for the quarter ending March 31, 2009. "We are pleased to report our continued growth in all areas of the balance sheet," said Gregory Patton, President and CEO. Assets increased \$4.8 million to \$74.3 million; loan growth was \$6.7 million to \$55.6 million; and deposits grew by \$5.4 million to \$60.1 million. The addition of the Cameron Park branch in November of 2008 added to the deposit growth with deposits totaling \$9.7 million as of March 31, 2009.

While the economic environment has slowed, Sierra Vista Bank continues to source quality bank clients not currently getting the kind of attention elsewhere that they deserve. "We are taking care of the needs of these customers who prefer the time and attention that only a local community bank provides. They recognize the security and confidence that comes from doing business with us from the beginning," stated Gregory Patton, President and CEO.

Interest Income for the first quarter of 2009 totaled \$965,568 compared to \$525,479 in the first quarter of 2008. Net Interest Income was \$587,948 and \$326,100 respectively, with a non-accrual interest adjustment of approximately \$38,000 from one loan in the first quarter of 2009. That same loan also caused an increase to the loan loss reserve during the same quarter. The total provision for the 3 months was \$210,000. The borrowers are working closely with Sierra Vista Bank to improve their position, and all believe the adjustment reflects the current market value. The Bank posted a gain on sale of securities in the quarter of \$112,000 as it moved approximately \$3.8 million in investments, decreasing the overall risk weighting in the portfolio. The yield and expected life of the securities remains consistent. Non-Interest Expenses increased in the first

quarter of 2009 to \$1,035,832 up from \$629,945 in the same quarter prior year. The increase is attributed to the growth of the Bank, and the addition of the branch in Cameron Park.

Management is pleased with the expense side of the Bank, and believes operating costs are being contained wherever possible. The net loss for the first three months of 2009 totaled \$504,089 compared to a loss in the first quarter of 2008 of \$461,874. Lesa Fynes, Executive Vice President and Chief Financial Officer, noted the net loss for 2009 is in line with expectations. Management continues to closely monitor every area of the Bank to ensure overall profitability and loan quality as it moves forward into the remainder of 2009.

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 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 and is 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.