

Media Contact:
Cristina Spencer
Infuze Marketing
(707) 474-7784
cristina@infuzemarketing.com



Commerce Bank of Folsom Reports Second Quarter 2008 Financial Results

FOLSOM, Calif., July 29, 2008 - Commerce Bank of Folsom (OTCBB: CBFM), soon to be Sierra Vista Bank, recently announced its second quarter financial results. Opened in March 2007, the Bank has completed its first five quarters of operations with total assets of \$41.8 million, total loans of \$33.9 million, and total deposits of \$27.9 million.

Loans increased in the second quarter by \$4.7 million and deposits also grew in the quarter by \$4.7 million.

“Even in the midst of a challenging economy, there are still good opportunities for loan growth in an institution like ours,” stated Gregory Patton, President and CEO.

The Bank reported a continued improvement in quarterly operations, reporting a net loss for the second quarter of \$320,617, compared to a loss of \$482,238 during the second quarter 2007. This current quarter loss included a provision to the loan loss reserve of \$64,000, which leaves the reserve at \$457,000 or 1.35% of total loans. The year to date net loss of \$786,817 includes a provision to the loan loss reserve of \$232,000. Net interest income for the quarter was \$408,249 and non interest income totaled \$10,611.

Lesa Fynes, EVP/CFO explained the loss as less than planned, and in-line with a start-up bank, “While the economy continues to present its challenges, Commerce Bank of

Folsom in line with its projections, has been successful at increasing deposits and loans, and keeping expenses low.”

The Bank had no past-due or non-performing loans at June 30, 2008.

Commerce Bank of Folsom recently announced the addition of Gary D. Gall to its Board of Directors, pending regulatory approval, and has applied to open a branch in Cameron Park. In addition it expects its name change to Sierra Vista Bank to be complete on August 1, 2008.

About Commerce Bank of Folsom

Commerce Bank of Folsom is a locally owned community bank since March 2007. The Bank’s headquarters is located at 1710 Prairie City Road in Folsom and a new branch will soon be open in Cameron Park. The Bank prides itself on serving the financial needs of small businesses and professionals in the greater Folsom area and is committed to community philanthropy. Commerce Bank of Folsom can be found on the Web at www.cobankfolsom.com.

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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.