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VIBRA BANK ANNOUNCES SOLID GROWTH AND COMPLETION OF FIRST YEAR IN BUSINESS

***Vibra Bank, the only new locally-owned bank to open in San Diego County in
2008, sees opportunity in a volatile marketplace***

(Chula Vista, CA. – July 30, 2009) – Today, Vibra Bank announces its financial results for the second quarter ended June 30, 2009, and the completion of its first year of operations.

After raising capital in early 2008, Vibra Bank opened for business in July of last year. Though several other banks in the San Diego area were in organization at the same time, they have since terminated their efforts to open, making Vibra Bank the only new, locally-owned bank in the area to successfully open during the past year.

“The strength of our core organizers, our Board of Directors, and our management team ultimately made the difference.” said Vibra Bank President and CEO Scott Parker. “Since opening last year, the same market factors that have challenged other banks have given Vibra Bank a competitive advantage.” said Parker, noting that Vibra Bank has no problem loans, plenty of capital, and is actively lending back into the community.

For the second-quarter and six months ending June 30, 2009, the bank reported a net loss of \$453 thousand and \$919 thousand, respectively. “Vibra Bank, like nearly every new bank, is reflecting losses until we reach our break-even asset size.” said CEO Parker. He noted Vibra Bank’s strong tier one leverage capital ratio of 39%, well above the minimum of 11% required of newly-established banks. As of June 30, 2009, Vibra Bank reported total assets of \$36.9 million, including total net loans of \$22.0 million. Total deposits were reported as \$24.8 million,



and total equity at \$12.0 million. “We are very pleased with our growth since opening” said Vibra Bank Chairman Enrique Schon, “and we believe Vibra Bank has entered the market at just the right time to be a valuable resource for businesses and clients whose previous banks may be experiencing turmoil.”

Vibra Bank offers customers a wide range of services to meet their needs, including online banking and remote deposit (www.vibrabank.com). In addition, Vibra Bank provides a full range of loan products, including SBA loans, with a focus on loans to businesses and business owners.

Certain statements in this press release, including statements regarding the anticipated development and expansion of Vibra Bank's business, and the intent, belief or current expectations of Vibra Bank, its directors or its officers, are "forward-looking" statements (as such term is defined in the Private Securities Litigation Reform Act of 1995). Because such statements are subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward-looking statements. These risks and uncertainties include, but are not limited to, risks related to the local and national economy, Vibra Bank's performance and implementation of its business plans, loan performance, interest rates, and regulatory matters.

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