



#### Media Inquiries

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### **COMMUNITY VALLEY BANK RELEASES FOURTH QUARTER 2008 PERFORMANCE**

El Centro, CA (Tuesday, February 2, 2009) -- Community Valley Bank (CMUV) today announced total assets as of December 31, 2008 were \$33.2 million. This equates to a \$17.7 million increase in total assets to fiscal year-end 2007. Loan totals exceeded \$26.3 million, an increase of over \$18 million in 12 months. Deposits reached over \$23 million, an increase of \$19 million from year-end 2007.

Tier 1 capital exceeded 29%, the loan loss reserve to gross loans was 1.89%, and Community Valley Bank (CVB) had no borrowed funds. Community Valley Bank liquidity stands at over \$2 million, plus it has \$9 million available through secured and unsecured lines of credit, which positions the bank for lending opportunities.

"Core deposits, capital to asset levels, and lending liquidity will dominate our focus in 2009," said Robert "Bob" Hahn, President and CEO of Community Valley Bank. "Our positive capital and liquidity position will position us to continue growing. However, given the unique economy, we do anticipate to experience stress on both our loan quality and asset growth goals for at least the next 12 months."

#### **Additional notable points:**

- Community Valley Bank has not asked for any governmental assistance to add capital, buy damaged loans or assets, or guarantee borrowers.
- Community Valley Bank does not have any brokered deposits.

All investor related inquiries should be directed to Community Valley Bank's Investor Relations Officer, Diana S. Alvarez. She may be contacted at (760) 352-1889.

**About Community Valley Bank:** Community Valley Bank ([www.yourcvb.com](http://www.yourcvb.com)) is the Imperial Valley's ONLY locally owned and locally headquartered bank. Its central branch opened October 1, 2007 and is located at 203 S. Imperial Avenue in El Centro and a second branch opened last year at 310 Main Street in Brawley, California. Community Valley Bank is a publicly traded company under the symbol CMUV.

Please Note: Certain statements in this release, including statements regarding the anticipated development and expansion of the Bank's business, and the intent, belief or current expectations of the 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. These risks and uncertainties include, but are not limited to, risks related to raising additional capital, the local and national economy, the Bank's performance and implementation of its business plans, loan performance, interest rates, and regulatory matters.

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