



Media Inquiries

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COMMUNITY VALLEY BANK RELEASES FIRST QUARTER 2009 PERFORMANCE

El Centro, CA (Tuesday, June 16, 2009) -- Community Valley Bank (CMUV) today announced total assets as of March 31, 2009 were \$37.0 million. Compared to March 31, 2008, total assets grew \$18.8 million, loans increased by \$15.5 million totaling \$28.1 million, and the bank's deposit base grew \$17.6 million totaling \$24.3, 77% of which were core deposits.

Community Valley Bank (CVB) retains a Total Risk-Based Capital ratio of 30.99% and a Tier 1 Risk-Based Capital ratio of 30.02%, which exceeded the Federal Deposit Insurance Corporation's (FDIC) regulatory requirements. To be considered well-capitalized, a bank must have over 10% Total Risk-Based Capital and a 6% Tier 1 Risk-Based Capital. The bank's loan loss reserve ratio to gross loans was 2.07%.

"All indications are that we continue to trend toward profitability in accordance with our business plan. This is great news for all who have had a part in creating Community Valley Bank," said Robert "Bob" Hahn, President and CEO of Community Valley Bank. He added, "Although CVB is fairly new, we are living up to our motto 'This is Your Valley. This is Your Bank,' by using Imperial Valley deposits to make loans that stimulate our local economy, contributing to a wide range of community events and organizations, and helping Imperial Valley's businesses grow and prosper."

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) 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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