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## **COMMUNITY VALLEY BANK RELEASES SECOND QUARTER 2009 PERFORMANCE**

El Centro, CA (Tuesday, August 18, 2009) -- Community Valley Bank (CMUV) today announced total assets as of June 30, 2009 were \$41.9 million – a 13 percent growth in three months. Compared to June 30, 2008, total assets grew 81 percent. Loans increased \$2.7 million totaling \$30.8 million and the bank's deposit base grew \$5.5 million totaling \$29.8 million in the second quarter.

Community Valley Bank (CVB) retains a Total Risk-Based Capital ratio of 26.81 percent and a Tier 1 Risk-Based Capital ratio of 25.55 percent, which exceeded the Federal Deposit Insurance Corporation's (FDIC) regulatory requirements. To be considered well-capitalized, a bank must have over 10 percent Total Risk-Based Capital and a 6 percent Tier 1 Risk-Based Capital. The bank's loan loss reserve ratio to gross loans was 2.21 percent.

"Our growth is consistent with our business plan and with our status as a De Novo Bank. We believe that by continuing our support of Valley businesses we will reach our goal of profitability in 2010," said Robert "Bob" Hahn, President and CEO of Community Valley Bank.

CVB is continuing its plan to build permanent bank facilities in both El Centro and Brawley and is working towards opening a third branch office in Calexico within the next two years.

In recent news, CVB announced that it was the only bank in the Imperial Valley participating in the Small Business Administration's America's Recovery Capital (ARC) loan program.

### **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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