



Media Inquiries

Robert "Bob" Hahn, Chief Executive Officer

Phone (760) 352-1889

mediarelations@yourcvb.com

Community Valley Bank Announces First Quarter Performance Results

El Centro, CA (Friday, June 4, 2010) -- Robert E. Hahn, President and CEO of Community Valley Bank (OTCBB: CMUV) announced for the first quarter of 2010, the Bank's total assets grew to \$47.9 million, an increase of \$4.4 million or 10.1 percent from December 31, 2009. Community Valley Bank's (CVB) growth has continued every quarter since the Bank was chartered on October 1, 2007.

Deposits also grew to \$39.4 million from \$35.8 million while gross loans dipped to \$35.5 million from \$35.8 million at year-end. The bank's loss decreased to \$214,000 through March 31, 2010 compared to \$453,000 during the first quarter of 2009.

CVB retains a total risk-based capital ratio of 15.75 percent, which exceeds 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. CVB's loan to deposit ratio was 89 percent while its loan loss reserve to loans was 1.76 percent.

"Growth in earning assets is critical as we aim to become profitable in 2010. We will continue to focus on building our performing loan portfolio by providing quality loans to the Imperial Valley's small business community," said Robert "Bob" Hahn, CEO of Community Valley Bank.

Community Valley Bank continues to be the only known bank in the Imperial Valley participating in the Small Business Administration's America's Recovery Capital loan program. To date, CVB has funded 18 Small Business Administration loans totaling \$5.0 million.

The book value of CVB stock was \$5.57 and the market value of our stock was \$4.00 per share as of March 31, 2010.

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	<u>At March 31, 2010</u>	<u>At December 31, 2009</u>
Consolidated Financial Condition Data		
Assets	\$ 47,636,673	\$ 43,483,645
Loans receivable-net	34,916,904	35,216,447
Cash and cash equivalents	8,503,473	3,001,622
Investment securities	495,115	495,115
Deposits	39,353,937	35,625,479
Federal Home Loan Bank Stock, at Cost	162,200	162,200
Stockholders' equity-net	7,496,165	7,711,225
	<u>At March 31, 2010</u>	<u>At December 31, 2009</u>
Selected Consolidated Earnings Data		
Total interest income	\$ 627,054	\$ 2,296,618
Total interest expense	105,183	361,816
Net interest income	521,871	1,934,802
Provision of losses on loans	54,000	714,098
Net interest income after provision for losses on loans	467,871	1,220,704
Total other income (Noninterest income)	131,317	158,189
General, administrative and other expenses	814,249	3,204,951
Income tax expense (benefit)		800
Net loss	\$ (215,061)	\$ (1,826,858)

About Community Valley Bank: Community Valley Bank (www.yourcvb.com) is the Imperial Valley's ONLY locally owned and locally headquartered bank. CVB was chartered as a state bank for Imperial Valley businesses on October 1, 2007, and now has two locations, 203 S. Imperial Avenue in El Centro and 310 Main Street in Brawley, California. Community Valley Bank is a publicly traded company under the symbol CMUV. 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.

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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