



Media Inquiries

Robert "Bob" Hahn, President and CEO

Phone (760) 352-1889

mediarelations@yourcvb.com

**Community Valley Bank Releases Fourth Quarter 2008 Performance**

El Centro, CA (Tuesday, February 2, 2009) -- Community Valley Bank (OTCBB: 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.

**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. 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 our Chief Financial Officer at (760) 352-1889.

Please Note: Information is subject to change without notice.

###