



Robert "Bob" Hahn, President and CEO
Phone (760) 352-1889
mediarelations@yourcvb.com

Community Valley Bank Releases Fourth Quarter 2009 Performance

El Centro, CA (Thursday, February 25, 2010) -- Community Valley Bank (CMUV) announced its ninth consecutive quarterly growth with \$43.5 million in total assets as of December 31, 2009, compared to \$33.3 million on December 31, 2008. Gross loans have reached \$35.8 million from \$26.5 million just one year ago. Deposits grew from \$23.4 at the end of 2008 to \$35.6 million in 2009. Shareholder equity stands at \$9.5 million ending December 31, 2009.

Community Valley Bank (CVB) retains a Total Risk-Based Capital ratio of 18.13 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. The bank's loan loss reserve is \$577,000 or 1.6 percent.

"CVB understands that small business lending is a key ingredient for Imperial Valley's job retention and growth and that is why its focus is on being a responsive source for them. Based on what we know, CVB is the only bank in the Imperial Valley participating in the American's Recovery Capital loan program through the Small Business Administration, a loan program aimed at helping small businesses recover and remain open during the recession," said Robert "Bob" Hahn, President and CEO of Community Valley Bank. "Valley depositors have put \$35.6 million into CVB and CVB has loans of \$35.8 million, primarily to Valley businesses. This exemplifies CVB's dedication to enhancing the Imperial Valley's economic growth."

CVB is moving forward with its plan to build a permanent bank facility in Brawley by the end of 2010. An El Centro and Calexico location is expected within two years.

CVB continues to participate in the Small Business Administration's America's Recovery Capital (ARC) loan program and other more recent federal programs designed for small businesses. For more information about the ARC program and other federal programs, please contact CVB at (760) 352-1889.

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) 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.

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