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Community Valley Bank Announces Second Quarter Performance Results

El Centro, CA (Friday, July 30, 2010) -- Robert "Bob" Hahn, President and CEO of Community Valley Bank (OTCBB: CMUV), announced for the second quarter of 2010 that the bank's total assets grew to \$56.8 million. This is an 18 percent growth from the end of March 31, 2010. Community Valley Bank's (CVB) growth has continued every quarter since the Bank was chartered on October 1, 2007.

Deposits also grew to \$48.2 million from \$39.4 million at the end of this year's first quarter. Gross loans increased by \$2.2 million to \$37.6 million, a 6 percent increase in three months. The bank's loss decreased to \$199,000 from \$214,000 at March 31, 2010.

CVB retains a tier one leverage capital ratio of 13.07 percent, which exceeds the Federal Deposit Insurance Corporation's (FDIC) regulatory requirements. To be considered well-capitalized, a bank must have over 10 percent. CVB's loan loss reserve to total loans is 1.73 percent.

"Our entire team is focusing on becoming profitable. Despite the weak economy, we are making progress toward profitability. We are proud to report that we recently broke ground for our first permanent branch location in Brawley, California," said Bob Hahn

The book value of CVB stock is \$5.40 per share and our stock traded at \$3.25 per share as of June 30, 2010.

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	<u>At June 30, 2010</u>	<u>At March 31, 2010</u>
Consolidated Financial Condition Data		
Assets	\$ 56,894,115	\$ 47,636,673
Loans receivable-net	36,932,629	34,916,904
Cash and cash equivalents	17,715,832	8,503,473
Investment securities	510,335	495,115
Deposits	48,210,991	39,353,937
Federal Home Loan Bank Stock, at Cost	180,600	162,200
Stockholders' equity-net	7,316,627	7,496,165

	<u>At June 30, 2010</u>	<u>At March 31, 2010</u>
Selected Consolidated Earnings Data		
Total interest income	\$ 1,268,337	\$ 627,054
Total interest expense	223,655	105,183
Net interest income	1,044,682	521,871
Provision of losses on loans	78,189	54,000
Net interest income after provision for losses on loans	966,493	467,871
Total other income (Noninterest income)	282,588	131,317
General, administrative and other expenses	1,662,887	814,249
Income tax expense (benefit)	0	0
Net loss	\$ (413,805)	\$ (215,061)

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: Information is subject to change without notice.

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