



Media Inquiries

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Community Valley Bank Announces End of the Year Performance Results

El Centro, CA (Tuesday, February 8, 2011) -- Robert "Bob" Hahn, President and CEO of Community Valley Bank (OTCBB: CMUV), announced that the bank grew its total assets to \$66.2 million at the year end -- a 52 percent growth from December 31, 2009. Community Valley Bank (CVB) has grown in asset size every quarter since the Bank was chartered on October 1, 2007.

From year end 2009, deposits have increased by \$17.6 million to \$53.2 million and gross loans have increased by \$15.6 million to \$51.4 million. The bank's loss decreased to \$880,000 year to date 2010 from \$1,827,000 year to date 2009.

CVB retains a tier one leverage capital ratio of 16.32 percent, which exceeds the Federal Deposit Insurance Corporation's (FDIC) regulatory requirements. To be considered well-capitalized, a bank must have more than 10 percent. CVB's loan loss reserve to total loans is 1.51 percent.

"We are excited about 2011 and proud of our achievements in 2010. CVB ranked as the 10th largest Small Business Administration lender in the San Diego and Imperial County*. Plus we will be opening the doors to our newly constructed and first permanent branch in Brawley, California by March," said Bob Hahn

The book value of CVB stock is \$4.73 per share and stock traded at \$4.00 per share as of December 31, 2010. The bank has 1,621,568 shares outstanding.

* For SBA loans made from October 1, 2009 through September 30, 2010. (September SBA San Diego Newsletter, <http://www.sba.gov/localresources/district/ca/sandiego/index.html>)

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.

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	<u>December 31, 2009</u>	<u>December 31, 2010</u>
Consolidated Financial Condition Data		
Assets		
Loans receivable - net	\$ 35,212,000	\$ 46,050,000
Cash and cash equivalents	6,002,000	12,615,000
Investment Securities	495,000	494,000
Federal Home Loan Bank Stock	162,000	181,000
Other Assets	1,609,000	6,828,000
Total Assets	\$ <u>43,480,000</u>	<u>66,168,000</u>
Liabilities		
Deposits	35,625,000	53,277,000
Other Liabilities	144,000	5,220,000
Total Liabilities	<u>35,769,000</u>	<u>58,497,000</u>
Common Stock	13,432,000	14,267,000
Surplus	465,000	482,000
Total Undivided Profits	<u>(6,186,000)</u>	<u>(7,078,000)</u>
Stockholder's Equity - net	7,711,000	7,671,000
Total Liabilities and Shareholder Equity	\$ <u>43,480,000</u>	\$ <u>66,168,000</u>
	<u>December 31, 2009</u>	<u>December 31, 2010</u>
Selected Consolidated Earnings Data		
Total interest income	\$ 2,298,000	\$ 2,980,000
Total interest expense	<u>(362,000)</u>	<u>(489,000)</u>
Net interest income	1,936,000	2,491,000
Provision of losses on loans	<u>(714,000)</u>	<u>(342,000)</u>
Net interest income after provision for losses on loans	1,222,000	2,149,000
Total other income (Non-interest income)	157,000	463,000
General administrative and other expenses	(3,206,000)	(3,492,000)
Income tax expense (benefit)	<u>0</u>	<u>0</u>
Net loss	\$ <u>(1,827,000)</u>	\$ <u>(880,000)</u>

Please Note: Information is subject to change without notice.

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