



Media Inquiries

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Community Valley Bank Announces Third Quarter Performance Results

El Centro, CA (Monday, November 7, 2011) -- Robert "Bob" Hahn, President and CEO of Community Valley Bank (OTCBB: CMUV), announced the Bank ended its third profitable quarter on September 30, 2011 with \$79.9 million in total assets compared to \$59.0 million for the third quarter ending September 30, 2010. Since first chartered on October 1, 2007, the Bank has seen quarterly growth in assets. Community Valley Bank's (CVB) year-to-date earnings, as of September 30, 2011, were \$296,449.

Deposits grew to \$68.2 million in the third quarter compared to \$51.4 million for the same period last year. Gross loans also experienced significant growth at \$55.9 million, a 26.0 percent increase from the previous year. CVB has shown year-over-year growth in assets, loans, and deposits of at least 25 percent.

"Our year-over-year growth shows that CVB has been welcomed by the Imperial Valley. We are grateful to our customers and shareholders for their confidence and business," said Bob Hahn. "The staff at CVB is eager to continue serving the business community with personal attention and competitive banking products as we head into our fifth year of operation," said Hahn.

CVB retains a tier one leverage capital ratio of 13.4 percent, which exceeds the Federal Deposit Insurance Corporation's (FDIC) regulatory requirement. To be considered well-capitalized, a bank must exceed 10 percent. CVB maintains a loan loss reserve of \$1.100 million or 2.0 percent of gross loans as of September 30, 2011.

In recent news, Community Valley Bank has opened for business at its new permanent El Centro branch and corporate headquarters located at 1443 Main Street. Also, the bank has announced its new hours of operation, Monday through Thursday 9:00 am to 5:00 pm and Fridays 9:00am to 6:00pm.

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, 1443 Main Street 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 Chief Financial Officer, Toni Umphreyville at (760) 352-1889.

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| | September 30, 2010 | December 31, 2010 | September 30, 2011 |
|---|----------------------|----------------------|----------------------|
| Consolidated Financial Condition Data | | | |
| Assets | | | |
| Loans receivable - net | \$ 43,481,000 | \$ 46,050,000 | \$ 54,816,000 |
| Cash and cash equivalents | 13,055,000 | 12,615,000 | 19,024,000 |
| Investment Securities | 521,000 | 494,000 | 509,000 |
| Federal Home Loan Bank Stock | 181,000 | 181,000 | 252,000 |
| Other Assets | 1,728,000 | 6,828,000 | 5,295,000 |
| Total Assets | \$ 58,966,000 | \$ 66,168,000 | \$ 79,896,000 |
| Liabilities | | | |
| Deposits | 51,442,000 | 53,277,000 | 68,207,000 |
| Other Liabilities | 369,000 | 5,220,000 | 1,302,000 |
| Total Liabilities | 51,811,000 | 58,497,000 | 69,509,000 |
| Preferred Stock | 0 | 0 | 2,400,000 |
| Common Stock | 13,432,000 | 14,267,000 | 14,267,000 |
| Surplus | 476,000 | 482,000 | 496,000 |
| Total Undivided Profits | (6,779,000) | (7,078,000) | (6,789,000) |
| Unrealized Gain/Loss | 26,000 | 0 | 13,000 |
| Stockholder's Equity - net | 7,155,000 | 7,671,000 | 10,387,000 |
| Total Liabilities and Shareholder Equity | \$ 58,966,000 | \$ 66,168,000 | \$ 79,896,000 |
| Selected Consolidated Earnings Data | | | |
| Total Interest Income/Fees | \$ 2,012,000 | \$ 2,980,000 | \$ 2,720,000 |
| Total Interest Expense | (356,000) | (489,000) | (416,000) |
| Net Interest Income | 1,656,000 | 2,491,000 | 2,304,000 |
| Provision For Losses on Loans | (153,000) | (342,000) | (515,000) |
| Net Interest Income After Provision For Losses on Loans | 1,503,000 | 2,149,000 | 1,789,000 |
| Total Other Income (Noninterest Income) | 469,000 | 463,000 | 1,185,000 |
| General Administrative and Other Expenses | (2,565,000) | (3,492,000) | (2,678,000) |
| Income Tax Expense (Benefit) | 0 | 0 | 0 |
| Net Profit/Loss Year To Date | \$ (593,000) | \$ (880,000) | \$ 296,000 |

Please Note: Information is subject to change without notice.

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