



Media Inquiries

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Community Valley Bank Announces Second Quarter Performance Results

El Centro, CA (Thursday, August 4, 2011) -- Robert "Bob" Hahn, President and CEO of Community Valley Bank (OTCBB: CMUV), announced the bank ended its second profitable quarter with \$73.0 million in total assets resulting in a 28 percent increase from June 30, 2010. The bank has experienced asset growth every quarter since first chartered on October 1, 2007.

CVB ended the second quarter, June 30, 2011 with year to date earnings of \$136,620.

"We have hit our goal once again with another profitable quarter," said Bob Hahn. "Going forward, our strategy is to continue growing our income by supporting the local business community," said Hahn.

Deposits grew from \$48.2 million on June 30, 2010 to \$63.8 million at quarter end June 30, 2011. This marks a 32.37 percent increase in one year. Gross loans grew to \$51.8 million, representing a 37.80 percent increase from the previous year.

CVB retains a tier one leverage capital ratio of 11.06 percent, exceeding the Federal Deposit Insurance Corporation's (FDIC) regulatory requirements. To be considered well-capitalized, a bank must have more than 10 percent. CVB maintains a loan loss reserve of \$1.01 million or 1.95% of gross loans as of June 30, 2011.

The book value of CVB stock is \$4.83 per share and its stock last traded at \$5.00 per share as of June 30, 2011. There are 1,621,568 shares outstanding.

In recent news, Community Valley Bank announced the acquisition of 1443 Main Street, El Centro, California, which will serve as the bank's permanent El Centro Branch. CVB expects to open for business at its new location by the end of 2011.

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.

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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.

	<u>June 30, 2010</u>	<u>December 31, 2010</u>	<u>June 30, 2011</u>
Consolidated Financial Condition Data			
Assets			
Loans receivable - net	\$ 36,933,000	\$ 46,050,000	\$ 50,779,000
Cash and cash equivalents	17,716,000	12,615,000	16,824,000
Investment Securities	510,000	494,000	509,000
Federal Home Loan Bank Stock	181,000	181,000	252,000
Other Assets	1,554,000	6,828,000	4,649,000
Total Assets	<u>\$ 56,894,000</u>	<u>\$ 66,168,000</u>	<u>\$ 73,013,000</u>
Liabilities			
Deposits	48,211,000	53,277,000	63,769,000
Other Liabilities	1,366,000	5,220,000	1,412,000
Total Liabilities	<u>49,577,000</u>	<u>58,497,000</u>	<u>65,181,000</u>
Common Stock	13,432,000	14,267,000	14,267,000
Surplus	469,000	482,000	492,000
Total Undivided Profits	<u>(6,584,000)</u>	<u>(7,078,000)</u>	<u>(6,927,000)</u>
Stockholder's Equity - net	7,317,000	7,671,000	7,832,000
Total Liabilities and Shareholder Equity	<u>\$ 56,894,000</u>	<u>\$ 66,168,000</u>	<u>\$ 73,013,000</u>
	<u>June 30, 2010</u>	<u>December 31, 2010</u>	<u>June 30, 2011</u>
Selected Consolidated Earnings Data			
Total interest Income	\$ 1,477,000	\$ 2,980,000	\$ 1,787,000
Total interest expense	<u>(224,000)</u>	<u>(489,000)</u>	<u>(265,000)</u>
Net interest income	1,253,000	2,491,000	1,522,000
Provision of losses on loans	<u>(78,000)</u>	<u>(342,000)</u>	<u>(368,000)</u>
Net interest income after provision for losses on loans	1,175,000	2,149,000	1,154,000
Total other income (Noninterest income)	74,000	463,000	767,000
General administrative and other expenses	<u>(1,663,000)</u>	<u>(3,492,000)</u>	<u>(1,784,000)</u>
Income tax expense (benefit)	<u>0</u>	<u>0</u>	<u>0</u>
Net loss	<u>\$ (414,000)</u>	<u>\$ (880,000)</u>	<u>\$ 137,000</u>

Please Note: Information is subject to change without notice.

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