



Robert "Bob" Hahn, Chief Executive Officer  
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**Community Valley Bank Announces Largest First Quarter Earnings In Bank History  
For Quarter Ending March 31, 2013**

El Centro, CA (April 25, 2013) -- Robert "Bob" Hahn, President and CEO of Community Valley Bank (OTCBB: CMUV), recently announced Community Valley Bank's (CVB) results for the recent quarter ending March 31, 2013. CVB is proud to report the largest first quarter earnings in the bank's history at \$204,000.

CVB showed solid growth in earnings. This quarterly profit provides the 10<sup>th</sup> consecutive quarter CVB delivered positive earnings. CVB closed the quarter with \$107 million in assets, \$73 million in loans, \$88 million in deposits and equity capital of \$11,355,000. The allowance for loan and lease losses was \$1,455,000, 2% of gross loans.

The common stock book value (CMUV) is \$5.50 per share. Market value as of March 31, 2013 was \$5.00 per share. CVB tier one leverage capital ratio was 10.73% which exceeds the regulatory ratio required to be designated a well capitalized bank.

Shareholders received the 2012 annual shareholder report with notice for the annual shareholder meeting to be held May 16<sup>th</sup> at CVB's Brawley office. "We remain cautiously optimistic going forward. The sluggish local economies are at least showing some signs of improvement. Quality loan growth that meets our conservative underwriting standards continues to be a challenge," notes President and CEO, Robert "Bob" Hahn. "We have had a solid start to 2013. We are focused on improving shareholder value as we support the businesses in Imperial and Coachella Valleys," adds Hahn.

About Community Valley Bank: Community Valley Bank ([www.yourcvb.com](http://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 three locations, all in California: 1443 Main Street in El Centro, 310 Main Street in Brawley, and 77564 Building A Country Club Drive, Suite 103, in Palm Desert. 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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	<u>March 31, 2013</u>	<u>December 31, 2012</u>	<u>March 31, 2012</u>
<b>Consolidated Financial Condition Data</b>			
<b>Assets</b>			
Loans receivable - net	\$ 72,033,000	\$ 79,195,000	\$ 55,235,000
Cash and cash equivalents	28,582,000	21,584,000	27,068,000
Investment Securities	891,000	1,003,000	1,299,000
Federal Home Loan Bank Stock	283,000	283,000	252,000
Other Assets	5,526,000	5,609,000	5,526,000
Total Assets	<u>\$ 107,315,000</u>	<u>\$ 108,674,000</u>	<u>\$ 89,380,000</u>
<b>Liabilities</b>			
Deposits	88,938,000	90,535,000	77,677,000
Other Borrowed Money	6,729,000	6,744,000	960,000
Other Liabilities	292,000	251,000	146,000
Total Liabilities	<u>95,959,000</u>	<u>97,530,000</u>	<u>78,783,000</u>
Preferred Stock	2,400,000	2,400,000	2,400,000
Common Stock	14,287,000	14,271,000	14,267,000
Costs/Dividends	(51,000)	(45,000)	(6,700)
Surplus	499,000	498,000	496,000
Total Undivided Profits	<u>(5,844,000)</u>	<u>(6,042,000)</u>	<u>(6,578,000)</u>
Unrealized Gain/Loss	14,000	17,000	12,000
Stockholder's Equity – net	11,356,000	11,144,000	10,597,000
Total Liabilities and Shareholder Equity	<u>\$ 107,315,000</u>	<u>\$ 108,674,000</u>	<u>\$ 89,380,000</u>
	<u>March 31, 2013</u>	<u>December 31, 2012</u>	<u>March 31, 2012</u>
<b>Selected Consolidated Earnings Data</b>			
Total Interest Income/Fees	\$ 1,341,000	\$ 4,711,000	\$ 1,024,000
Total Interest Expense	<u>(171,000)</u>	<u>(681,000)</u>	<u>(163,000)</u>
Net Interest/Fee Income	1,170,000	4,030,000	861,000
Provision For Losses on Loans	<u>(200,000)</u>	<u>(540,000)</u>	<u>0</u>
Net Interest Income After Provision For Losses on Loans	970,000	3,490,000	861,000
Total Other Income Net (Noninterest Income)	340,000	915,000	89,000
General Administrative and Other Expenses	(1,106,000)	(3,784,000)	(904,000)
Income Tax (Expense) Benefit	<u>0</u>	<u>(12,800)</u>	<u>0</u>
Net Profit/Loss Year To Date	<u>\$ 204,000</u>	<u>\$ 621,000</u>	<u>\$ 46,000</u>