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### **Community Valley Bank Announces First Quarter Performance Results**

El Centro, CA (Wednesday, May 2, 2012) -- Robert “Bob” Hahn, President and CEO of Community Valley Bank (OTCBB: CMUV), announced the Bank ended a profitable first quarter March 31, 2012. The bank earned \$47,000 at quarter end and its total assets were \$89.4 million, compared to \$66.5 million during the same period last year.

Community Valley Bank (CVB) grew its deposits to \$77.5 million, up from \$56.9 million at quarter end March 31, 2011, a 27 percent increase in one year’s time. Gross loans ended at \$56.4 million. CVB has grown in assets, loans, and deposits for eight consecutive quarters.

“While our first quarter earnings are down slightly from the previous year’s first quarter earnings, it did surpass budgeted earnings. We are pleased with our annual increases of \$22.9 million in assets, \$3.6 million in gross loans, and \$24.3 million in deposits,” said Hahn. “Our long term strategy of supporting Imperial Valley growth and assisting in the creation of employment opportunities will continue to be our focus for 2012.”

CVB retains a tier one leverage capital ratio of 12.01 percent, which exceeds the Federal Deposit Insurance Corporation’s (FDIC) regulatory requirement. To be considered well-capitalized, a bank must exceed 10 percent. The book value of our common stock was \$5.06 per share.

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 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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	March 31, 2011	December 31, 2011	March 31, 2012
<b>Consolidated Financial Condition Data</b>			
<b>Assets</b>			
Loans receivable - net	\$ 51,750,000	\$ 53,956,000	\$ 55,235,000
Cash and cash equivalents	11,022,000	26,194,000	27,068,000
Investment Securities	492,000	509,000	1,299,000
Federal Home Loan Bank Stock	181,000	252,000	269,000
Other Assets	3,095,000	5,654,000	5,509,000
<b>Total Assets</b>	<b>\$ 66,540,000</b>	<b>\$ 86,565,000</b>	<b>\$ 89,380,000</b>
<b>Liabilities</b>			
Deposits	56,914,000	74,888,000	77,677,000
Other Liabilities	1,896,000	1,126,000	1,106,000
<b>Total Liabilities</b>	<b>58,810,000</b>	<b>76,014,000</b>	<b>78,783,000</b>
Preferred Stock		2,400,000	2,400,000
Common Stock	14,267,000	14,267,000	14,267,000
Surplus	487,000	496,000	496,000
Total Undivided Profits	(7,024,000)	(6,625,000)	(6,578,000)
Unrealized Gain/Loss		13,000	12,000
Stockholder's Equity - net	7,730,000	10,551,000	10,597,000
<b>Total Liabilities and Shareholder Equity</b>	<b>\$ 66,540,000</b>	<b>\$ 86,565,000</b>	<b>\$ 89,380,000</b>
	<b>March 31, 2011</b>	<b>December 31, 2011</b>	<b>March 31, 2012</b>
<b>Selected Consolidated Earnings Data</b>			
Total interest income	\$ 853,000	\$ 3,720,000	\$ 1,024,000
Total interest expense	(130,000)	(586,000)	(163,000)
Net interest income	723,000	3,134,000	861,000
Provision of losses on loans	(266,000)	(540,000)	0
Net interest income after provision for losses on loans	457,000	2,594,000	861,000
Total other income (Noninterest income)	465,000	1,398,000	89,000
General administrative and other expenses	(866,000)	(3,513,000)	(904,000)
Income tax expense (benefit)	0	0	0
<b>Net Gain/Loss</b>	<b>\$ 56,000</b>	<b>\$ 479,000</b>	<b>\$ 46,000</b>

Please Note: Information is subject to change without notice.

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