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### **Community Valley Bank Announces 2012 Third Quarter Performance Results**

El Centro, CA (Friday, October 25, 2012) -- Robert “Bob” Hahn, President and CEO of Community Valley Bank (OTCBB: CMUV), announced the Bank ended a profitable third quarter on September 30, 2012. The bank earned \$158,000 at quarter end and total assets were \$95.2 million, compared to \$79.9 million during the same period last year.

Community Valley Bank (CVB) grew its deposits to \$83.2 million, up from \$68.3 million on September 30, 2011, a 22 percent increase in one year. CVB has grown in assets, loans, and deposits for nineteen consecutive quarters.

Total assets ending September 30, 2012 were \$95.2 million, gross loans expanded to \$75.5 million and total deposits reached \$83.2 million. Year over year asset growth was 19%, loan growth increased 35% and growth in deposits were at 22%,

“As we celebrate our 5<sup>th</sup> anniversary, Community Valley Bank is proud to announce its seventh consecutive quarter of profitability. CVB’s earnings for year to date ending September 30, 2012 were \$326,000, says Hahn. “To date we have built a staff of 25 full-time jobs, made over 250 loans representing almost 125,000,000 in primarily business, SBA and USDA credit available in our community,” Hahn adds.

CVB retains a tier one leverage capital ratio of 11.45 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 \$5.21 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.

Continued on Page Two



	<u>September 30, 2011</u>	<u>December 31, 2011</u>	<u>September 30, 2012</u>
<b>Consolidated Financial Condition Data</b>			
<b>Assets</b>			
Loans receivable - net	\$ 54,816,000	\$ 53,956,000	\$ 74,194,000
Cash and cash equivalents	19,043,000	26,194,000	12,436,000
Investment Securities	509,000	509,000	1,215,000
Federal Home Loan Bank Stock	252,000	252,000	283,000
Other Assets	5,296,000	5,654,000	7,099,000
Total Assets	<u>\$ 79,916,000</u>	<u>\$ 86,565,000</u>	<u>\$ 95,227,000</u>
<b>Liabilities</b>			
Deposits	68,327,000	74,888,000	83,291,000
Other Liabilities	1,201,000	1,126,000	1,085,000
Total Liabilities	<u>69,528,000</u>	<u>76,014,000</u>	<u>84,376,000</u>
Preferred Stock	2,400,000	2,400,000	2,400,000
Common Stock	14,267,000	14,267,000	14,271,000
Surplus	496,000	496,000	497,000
Total Undivided Profits	<u>(6,788,000)</u>	<u>(6,625,000)</u>	<u>(6,331,000)</u>
Unrealized Gain/Loss	13,000	13,000	14,000
Stockholder's Equity - net	10,388,000	10,551,000	10,851,000
Total Liabilities and Shareholder Equity	<u>\$ 79,916,000</u>	<u>\$ 86,565,000</u>	<u>\$ 95,227,000</u>

	<u>September 30, 2011</u>	<u>December 31, 2011</u>	<u>September 30, 2012</u>
<b>Selected Consolidated Earnings Data</b>			
Total Interest Income/Fees	\$ 2,737,000	\$ 3,720,000	\$ 3,328,000
Total Interest Expense	<u>(416,000)</u>	<u>(586,000)</u>	<u>(505,000)</u>
Net Interest Income	2,321,000	3,134,000	2,823,000
Provision For Losses on Loans	<u>(515,000)</u>	<u>(540,000)</u>	<u>(170,000)</u>
Net Interest Income After Provision For Losses on Loan	1,806,000	2,594,000	2,653,000
Total Other Income (Noninterest Income)	1,169,000	1,398,000	480,000
General Administrative and Other Expenses	<u>(2,679,000)</u>	<u>(3,513,000)</u>	<u>(2,806,000)</u>
Income Tax Expense (Benefit)	-	-	-
Net Profit/Loss Year To Date	<u>\$ 296,000</u>	<u>\$ 479,000</u>	<u>\$ 327,000</u>