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Contact: Jon A. Edney, President/CEO

Phone (760) 352-1889, mediarelations@yourcvb.com

CMUV Bancorp Announces 1st Quarter Financial Results & Schedules Annual Shareholder Meeting

CMUV Bancorp (holding company) is pleased to announce 1st Quarter results for Community Valley Bank. Pre-tax earnings were \$533,188, exceeding the \$484,000 in pre-tax earnings at the end of the 1st Quarter 2015. Total assets as of 03/31/16 reached \$141.6 million compared to \$128.8 million at 03/31/15, a 10% increase. Net loans ended the quarter at \$106.7 million, an increase of over 24% from the \$85.7 million at 03/31/15. Strong loan growth has continued year over year and additional increases in volume is expected as we go further in 2016.

For the 1st Quarter 2016, CVB had an after-tax profit of \$318,153 or \$0.15 per share. Leverage Capital Ratio ended at 11.58% and a Total Risk-based Capital Ratio ended at 13.69%. This is well above the ratios required to be considered a well capitalized bank.

Allowance for Loan and Lease Losses ended the quarter at \$1,386,000 or 1.29% of total loans. Loan quality continues to improve with non-performing loans at less than 1% of total loans. Board and Management believe the ALLL is fully funded at this time.

The March 31, 2016 tangible book value of the common stock was \$7.44 per share. The common stock (CMUV) was trading at \$5.90 as of March 31, 2016.

Community Valley Bank continues to be the leader in assisting small businesses with their lending and depository needs. The ability to understand our customers' business goals and put an appropriate plan together is what separates what we do from everyone else.

The CMUV Bancorp Annual Shareholder Meeting will be held at 310 Main Street, Brawley, Ca 92227, on May 24, 2016 at 10:00 a.m.