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### **CMUV Bancorp Announces 2019 1<sup>st</sup> Quarter Financial Results & Schedules Annual Shareholder Meeting**

**El Centro, CA, April 18, 2019**, CMUV Bancorp, the holding company for Community Valley Bank, is pleased to announce unaudited 1<sup>st</sup> quarter results for the quarter ending March 31, 2019. Net income was \$524,501, exceeding by 29% the net income from the 1<sup>st</sup> quarter of 2018. This number equaled \$0.23 per share. Total assets reached \$196.3 MM, a 26% increase year over year. Total deposits came in at \$172.5 MM, an increase of 38%. Gross loans were \$146.1 MM, providing an increase of 17%.

The 1<sup>st</sup> quarter ended with a Leverage Capital ratio of 10.66% and a Total Capital ratio of 16.06%. This is well above the ratios required to be considered a well-capitalized bank. Our Allowance for Loan and Lease Losses ended at \$1,693,796 or 1.16% of total loans. Non-accrual loans have fallen to just .88%. Board and Management believe the ALLL is fully funded at this time.

03/31/19 tangible book value of the common stock was \$9.61 per share (diluted). The common stock (CMUV) was trading at \$9.15 as of March 31, 2019. ROAA for the year to date ending 03/31/2019 was 1.07% and ROAE came in at 9.84%.

The upcoming Annual Shareholder Meeting will be held on Thursday, May 16, 2019 at 10:00 a.m. at 310 Main Street, Brawley, CA 92227. Shareholders should have already received the proxy card and the 2018 Annual Report. The return of your proxy card located in the packet is very important in order for us to conduct the business of the annual meeting.

We thank each of you for being a valuable shareholder in Your Community Valley Bank!