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CMUV Bancorp Surpasses Total Assets of Over \$150 Million for Community Valley Bank

CMUV Bancorp (holding company) is pleased to announce unaudited 2nd Quarter results for Community Valley Bank (CVB). All time highs were obtained in total assets, total deposits, and net loans. Total assets for the bank surpassed the \$150 million mark for the first time as the bank ended the quarter at \$150,373,963. Total deposits reached \$127,213,459 and net loans were \$109,430,462 at 06/30/16.

Net income for the quarter was \$325,183 or \$0.15 per share. Net income for the January through June first half of the year was \$643,336 or \$0.30 per share.

The 2nd Quarter (2016) Leverage Capital Ratio ended at 11.26% and a Total Risk-Based Capital Ratio of 15.25%. This is well above the ratios required to be considered a well capitalized bank. The Allowance for Loan and Lease Losses ended the quarter at \$1,395,109 or 1.27% of total loans. Loan quality continues to improve with non-performing loans declining to an 8 year low of 0.26% of total loans. Board and Management believe the ALLL is fully funded at this time.

The June 30, 2016 tangible book value of the common stock was \$7.59 per share. The common stock (CMUV) was trading at \$5.85.

The strong deposit and loan activity has CVB on course to outperform budgeted projections for 2016. The Board of Directors continues to examine opportunities to expand services that will provide enhanced value to our shareholders.