

River Valley Community Bank- A Record Quarter, a Record Year! (Unaudited)

River Valley Community Bank (OTCBB: RVVY.OB) headquartered in Yuba City, California posted After Tax Net Income of \$282,067 for the quarter ended December 31, 2009 and \$667,565 for the year. The quarterly and annual results are both records. Additionally, the fourth quarter 2009 marked the 10th consecutive quarterly profit for the Bank, which opened in June 2006.

At year end 2009, the Bank reported total assets of \$109,460,376 compared to \$96,614,767 at December 31, 2008. Deposits and loans were at \$93,370,250 and \$44,245,958 compared to \$81,836,395 and \$34,874,685 respectively at the end of 2008. Total equity increased 8.3% to \$15,442,791 in 2009, primarily a result of retained earnings.

During the course of 2009, the Bank also made consistent improvements in key performance ratios. The Net Interest Margin improved with each quarter throughout the year, and was 4.43% for the fourth quarter. The Efficiency Ratio of 58% recorded in the fourth quarter ranks among the best of banks started in the last five years. Return on Equity and Return on Assets also improved with each succeeding quarter to 7.21% and 1.05% respectively in the fourth quarter of 2009.

John Jelavich, President and CEO commented, “We continue to demonstrate a consistent pattern of growth and improved operating results. After three and one half years we have exceeded our original expectations by a wide margin. We grew core deposits and loans by 24% and 27% respectively in 2009. Nonperforming loans also dropped throughout the year while our Allowance for Loan Losses more than doubled to \$1,135,459, representing 2.5% of total loans. The increased provision was deemed prudent given current economic conditions; we have had no loan charge offs to date. Our well balanced asset portfolio consisting of loans and relatively safe investments has provided a consistent income stream to the Bank while we have avoided major risk concentrations. We are navigating through these difficult economic times prudently and have improved our financial position in the process. We believe we are building a safe, strong and secure banking institution which will serve us well going forward,” Jelavich concluded.

River Valley Community Bank is located at 1629 Colusa Avenue, Yuba City, California. For more information please contact John Jelavich at 530-821-2460 or visit our website at: www.rivervalleycommunitybank.com.

Forward Looking Statements: This document may contain comments and information that constitute forward-looking statements. Forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from those expressed in or implied by such statements. Forward-looking statements speak only as to the date they are made. The Bank does not undertake to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements are made.