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River Valley Community Bank's Assets, Deposits climb to Record Levels; Earnings Streak Continues (Unaudited)

River Valley Community Bank (OTCBB: RVVY) headquartered in Yuba City, California reported net income of \$249,678 for the quarter ended March 31, 2011. This compares to \$252,590 for the quarter ended March 31, 2010. This is the 15th consecutive quarterly profit for the Bank which opened in June of 2006. The 2011 quarterly earnings included a gain on the sale of securities of \$2,772 compared to a gain of \$72,885 in the corresponding quarter a year ago. Net Interest Income (NII) grew 8% to \$1,110,357 during the same period as total earning assets grew significantly from last year's first quarter. Additionally, \$90,000 was expensed during the quarter for Allowance for Loan and Lease Losses (ALLL) compared to \$150,000 in the first quarter of 2010. ALLL currently totals \$1,535,830, or 3.7% of gross loans. Total Non Interest Expense increased 14% in the current period from a year ago to \$699,782 as the Bank positions for future growth; nonetheless the Efficiency Ratio of 60.7 continues to be among the best in the Bank's peer group.

Total assets and deposits were at record highs at March 31, 2011 of \$142,834,559 and \$125,822,696 up 19% and 22% respectively, compared to March 31, 2010. Core deposit growth (total deposits less time deposits) increased a remarkable 27% from last year's first quarter. Gross Loans were relatively flat at \$41,042,869 for the quarter as loan demand remained weak. The diversified investment securities portfolio totaled \$74,355,934 and reflected an unrealized mark-to-market gain of \$822,419 at the end of this year's first quarter. Total equity remains strong at \$16,471,781.

John I. Jelavich, President and Chief Executive Officer commented, "The Bank continues to build a solid financial position; liquidity and capital continue to be at high levels even as we have experienced strong growth. Retained earnings since inception of \$1,505,966 at quarter's end ranks among the highest of all banks started in California during the past five years. Our realigned and expanded lending team has refocused on loan growth and the current loan pipeline shows evidence of expected improved future results; we are fortunate not to be distracted by major loan problems", Jelavich added.

"During the first quarter we continued on the path of improving our technology as well as marketing and advertising applications. We successfully introduced Remote Deposit Capture (RDC) in January as planned. RDC allows us to expand our geographic coverage footprint and attract new business clients without costly brick and mortar. Also, during the quarter we embarked on a new marketing campaign which includes postcards and e-mailings which provides for a more frequent, expanded and efficient means of communications to our customers and prospects. Early indications are that both the RDC and the enhanced marketing campaign are generating significant new business activity. We remain positioned to take advantage of future growth opportunities," 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.