

January 11, 2008

River Valley Community Bank Releases 2007 Financial Results (Unaudited)

River Valley Community Bank, headquartered in Yuba City, California reported total assets as of December 31, 2007 of \$69,416,898. This represents a 12% increase over September 30, 2007 and a 106% increase over December 31, 2006. Total loans were \$20,101,804 and deposits were \$55,818,301, up 12% and 15% respectively over September 30, 2007, and 252% and 175% respectively over December 31, 2006.

The Bank had a net income of \$67,209 for the fourth quarter, recording its second consecutive quarterly profit since inception. This compares to a profit of \$16,627 in the third quarter. For the year, the Bank had a net operating loss of \$124,624 compared to a loss of \$447,799 in 2006.

John Jelavich, President and Chief Executive Officer commented that “the fourth quarter and full year results have both exceeded our expectations and original plan. We have demonstrated a solid pattern of performance to date. To achieve these milestones in a bit over eighteen months of operations is remarkable particularly given the difficult economy and banking environment. It is important to note that the Bank has no subprime residential real estate loan exposure and limited exposure to the weak housing market in general. Our loan concentrations are well balanced and at year end we had no delinquencies over fifteen days. The Bank’s loan loss reserve is \$274,459, somewhat higher than the average startup bank based on portfolio size but prudent based on the current slowing economic environment. While the of the loan portfolio hasn’t grown as originally planned we have been able to invest in seasoned, highly rated agency and other investments to provide the Bank with reasonable interest rate spreads until loan demand returns to normal”.

Jelavich added, “We are overwhelmed with the confidence and trust that our customers have expressed with their support of our new bank. I believe we have built a solid foundation from which we will continue to grow and prosper. It could not have happened without a *great team*; the board of directors, the local investor base, customers and our banking professionals. Clearly we are facing challenging times in the banking industry; the 2008 economic forecasts are somewhat bleak. We shall strive to manage the Bank prudently as we move forward.

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.