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River Valley Community Bank Ends 2011 with Record Annual Earnings! (Unaudited)

River Valley Community Bank (OTCBB: RVVY.OB) headquartered in Yuba City, California earned, after tax, \$1,256,245 or \$.73 basic earnings per share for the year ending December 31, 2011; this represents a 20% increase over the \$1,042,123 and \$.61 per share posted in 2010. For the fourth quarter the Bank earned \$307,827 compared to \$284,102 in the fourth quarter of 2010. The Bank, which opened in June of 2006 has now posted 18 consecutive profitable quarters.

Total Assets and Deposits were \$140,535,489 and \$121,160,200 at year end, up 3% and 2% respectively from the previous year. Non-Interest Bearing Deposits were at \$32,738,065 on December 31, 2011, a 24% increase over year end 2010. Gross loans grew 8% from a year ago to \$46,924,431. At year end, there were no loans past due 30 days or more; and nonaccrual loans were at the low level of 0.29% of gross loans. The investment portfolio was \$73,503,969 at December 31, 2011. Shareholder Equity increased 12% for the year to \$18,318,046; this was primarily driven by 2011 earnings and to a lesser degree by the unrealized gains in the Bank's investment portfolio. Book Value per share increased from \$9.51 at the end of 2010 to \$10.67 at year end 2011.

Net Interest Income (NII) was \$4,613,747 in 2011, an 8% increase over 2010 primarily resulting from growth of the earning asset base; the growth in NII is noteworthy because the Net Interest Margin has decreased from 3.92% in the fourth quarter of 2010 to 3.57% in the final quarter of 2011. The Efficiency Ratio of 59% for the quarter compared to 53% reported a year earlier. Return on Average Equity and Return on Average Assets were 6.82% and 0.91% respectively, both slightly improved from the final quarter a year ago.

John I. Jelavich, President and CEO commented, "2011, again was a very solid year for the Bank. We are particularly pleased with our year over year loan growth; the realignment and refocus of our lending team is producing the expected results and we enter 2012 with a solid pipeline. The strong franchise that we have built continued to drive earnings growth for the bank in 2011, albeit at a slower pace due to contracting margins. Our credit quality remains stable and we believe the Bank continues to be well reserved for potential credit losses", Jelavich added. "While spread compression and weak loan demand look to continue to be a challenge for the banking industry as economic uncertainty persists, we will continue to execute our business development plan leveraging referral relationships and our growing reputation, which we believe positions us for continued success in 2012. Further, our strong liquidity and capital position provide us the flexibility to consider any strategic opportunities as we move 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.