

River Valley Community Bank Records Ninth Consecutive Quarterly Profit; Shareholder's Equity at Record Levels (Unaudited)

River Valley Community Bank (OTCBB: RVVY), headquartered in Yuba City, California reported record pretax profits for the quarter ending September 30, 2009. Income before taxes for the quarter was \$305,636 compared to the previous record of \$203,265 set last quarter. After Tax Net Income was \$192,475, 25% higher than the \$154,183 posted in the corresponding quarter a year ago when there was no tax provision. The record operating results were attributed to an improved Net Interest Margin, efficiency of operations, and balance sheet management in general. Remarkably, these results were achieved even though the Bank expensed \$150,000 for the quarter to maintain the adequacy of allowance for loan losses. This has been done primarily as a precaution for the severe economic weakness that continues to persist throughout our market area.

The Bank reported total assets and deposits of \$100,607,348 and \$84,185,514 at September 30, 2009 compared to \$75,550,847 and \$61,540,493 respectively posted at September 30, 2008. Loans increased to a record \$41,232,674, a 32% gain from a year ago; this gain is noteworthy as the financial sector in general is experiencing the effects of a deleveraging economy. Additionally, Shareholders Equity increased significantly to \$15,483,150 at quarter's end, also an all time high; the increase was attributed to continued retained earnings and significant additional mark-to-market gains in the Bank's investment portfolio. The Bank's Tier 1 Leverage Ratio stands at a healthy 14.2%, considerably higher than industry standards but prudent based on current economic conditions.

John Jelavich, President and Chief Executive Officer commented, "We continue to improve in most all of the important financial measurements. The growing perception that we are safe, strong and secure continues to present new opportunities for the Bank; new account openings continue at a brisk pace and loan totals are increasing. At quarter's end, core deposits (total deposits minus certificates of deposits) rose 35% over September 30, 2008. We have been able to grow significantly while at the same time we are building a stronger financial position. Since inception, our growth and deposit market share has grown at a very rapid pace that is likely unsustainable; however, having a strong capital position should provide continued opportunities for us in the market place over time," Jelavich added. "At September 30, 2009 there were no loan delinquencies of more than thirty days, nonperforming loans dropped slightly to 0.82% of total assets, and we have experienced no loan charge offs to date. In July we recovered all of our preopening expenses and early deficits through earnings; we are one of the very few banks in California established during the past four years that have accomplished that feat," 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.