

**April 11, 2008**

## **River Valley Community Bank Releases March 31, 2008 Financial Results with Record Earnings**

**River Valley Community Bank, headquartered in Yuba City, California reported total assets and deposits as of March 31, 2008, of \$69,307,377 and \$55,340,528 respectively. Although assets and deposits remained relatively flat from year end 2007, they increased \$23,597,458 or 52% and \$22,747,649 or 70% respectively over March 31, 2007. Loans totaled \$22,823,048 at the end of the first quarter 2008, an increase of 15% from year end and up \$12,664,977, or 125%, over the corresponding quarter a year ago.**

**The Bank had a net income of \$91,004 for the first quarter of 2008 compared to a net loss of \$129,520 in the first quarter of 2007. This is the third consecutive quarter of increased profitability; profits increased \$23,796 or 35% over the quarter ended December 31, 2007.**

**John Jelavich, President and Chief Executive Officer commented, “Although our growth slowed a bit in the first quarter, our profits exceeded our plan. We continue to demonstrate a solid pattern of positive operating results in a difficult economic environment. We are building a solid base of relationship customers which we expect will add to our future success. The quality and diversification of our loan portfolio remains solid; at quarter end we had no delinquencies over fifteen days. It is pleasing to note that our loan pipeline is improving as some banks are experiencing loan portfolio and liquidity problems. We seem to be more competitive as a result. Additionally, our sales force is becoming more effective.”**

**“In reflecting back over the twenty one months of our existence, I believe we have made excellent decisions, developed a quality banking team, operated efficiently, and established the Bank with a solid relationship customer base. We also have a strong capital position which will serve us well as we move forward in these turbulent times,” 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](http://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.*