

**October 4, 2007**

## **River Valley Community Bank Releases September 30, 2007 Financial Results**

**River Valley Community Bank headquartered in Yuba City, California, reported total assets as of September 30, 2007 of \$61,773,059. This represents a 36% increase over June 30, 2007 and an 83% increase over December 31, 2006. Total loans were \$17,961,468 and deposits were \$48,557,148, up 21% and 51 % respectively over June 30, 2007, and up 215% and 139% respectively over December 31, 2006. The Bank had a net income of \$16,627 for the third quarter, representing our first quarterly profit since inception. This compares to a net operating loss of \$78,940 in the second quarter, and a loss of \$129,520 in the first quarter of 2007.**

**John Jelavich, President and Chief Executive Officer commented that “the third quarter clearly exceeded our expectations as has year-to-date performance. We are pleased to have acquired some significant new banking relationships in the third quarter that clearly enhanced results. Additionally, we have added two new employees recently, giving us better balance and experience which will enable us to refocus on our sales efforts as we move ahead. We will also redouble our efforts to provide the best in personalized, customer service.”**

**Jelavich added, “In looking ahead we are cautiously optimistic. Intense competition and pricing pressures persists on both deposits and loans, and industry margins are at historically low levels. The fourth quarter and beyond will be challenging based on the current economic and industry environment. Although we are very pleased with our most recent performance we do anticipate some volatility ahead as we continue to grow the Bank.”**

**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.*