



**FOR IMMEDIATE RELEASE**

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**PREMIER VALLEY BANK ANNOUNCES 74% INCREASE IN 2011 EARNINGS**

FRESNO, CALIFORNIA...January 26, 2012 ... Premier Valley Bank (OTC Markets PVLV) today announced its 2011 financial results. Earnings for the fourth quarter of 2011 were a record \$2.06 million, or \$.16 per share, up 75% from \$1.18 million, or \$.09 per share, for the third quarter of 2011, and up 100% from \$1.03 million, or \$.07 per share, for the fourth quarter of 2010. For all of 2011, net income was \$5.91 million, or \$.46 per share, up 74% from \$3.40 million, or \$.27 per share, reported for 2010. At December 31, 2011, total assets stood at \$522 million, compared to \$472 million at the end of 2010. As of year end 2011, loans outstanding were \$348 million, compared to \$357 million at December 31, 2010, and deposits totaled \$446 million, compared to \$400 million at the end of 2010. Shareholders equity at December 31, 2011 was over \$65 million, representing a very strong capital ratio of approximately 12.5% of total assets.

J. Mike McGowan, President and Chief Executive Officer, stated, "As predicted, 2011 was indeed a year full of challenges for the banking industry. In the face of these national, state and local challenges, we have undertaken a number of initiatives over the last 3 years that have resulted in 2011 being another very good year for Premier Valley Bank. In fact, with earnings up 74% over last year, 2011 was the most profitable year in the history of the Bank. We remain optimistic that 2012 will bring continued improvement."

Premier Valley Bank is a full service bank known as "*THE*" Business and Professional Bank in Central California and "*THE*" Community Bank Serving the Sierra. The Bank's Directors are Jerry E. Cook; Mateo F. De Soto, M.D.; Surinder P. Dhillon, M.D.; Linda F. East; Richard H. Lehman; Michael S. Mathiesen; J. Mike McGowan; Thomas G. Richards; and Joe Williams.

Cautionary Statement: This release may contain certain forward-looking statements which are not historical facts and may pertain to future operating results. These forward-looking statements are within the meaning of the Private Securities Litigation Reform Act of 1995. Any such statements are subject to risks and uncertainties that could cause the Bank's actual results to be materially different from the results discussed herein. These risks and uncertainties include those related to the economic environment particularly in the region where Premier Valley Bank does business, competitive products and pricing, general interest rate changes, the fiscal and monetary policies of the United States Government, credit risk management, regulatory actions, and other risks and uncertainties. Words such as "anticipate," "believe," "estimate," "expect," "should," "intend," "project," and words or phrases of similar meaning are intended to identify forward-looking statements.

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