



FOR IMMEDIATE RELEASE

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Premier Valley Bank Announces 56% Increase in First Quarter Earnings

FRESNO, CALIFORNIA...April 21, 2011 ... Premier Valley Bank (OTC Bulletin Board PVLV) today announced its first quarter 2011 financial results. Earnings for the first quarter of 2011 were \$1.15 million, or \$.09 per share, up 12% from \$1.03 million, or \$.08 per share, for the fourth quarter of 2010, and up 56% from \$739 thousand, or \$.06 per share, for the first quarter of 2010. At March 31, 2011, total assets stood at \$493 million, compared to \$472 million at December 31, 2010 and \$493 million at March 31, 2010. As of the end of the first quarter of 2011, loans outstanding were \$341 million, compared to \$367 million at the end of the first quarter of 2010, and deposits totaled \$421 million, compared to \$424 million at March 31, 2010. Shareholders' equity at March 31, 2011 was approximately \$63 million, representing a very strong capital ratio of approximately 13% of total assets.

J. Mike McGowan, President and Chief Executive Officer, stated, "2011 will most certainly continue to be another year full of challenges for the banking industry, the economy and Premier Valley Bank. However, every day more and more positive developments are reported leading to continued optimism that the worst of this "Great Recession" may be behind us. Although we haven't seen much improvement in local conditions, Premier Valley Bank's financial results continue to trend positively, placing us in an enviable position as the economic recovery unfolds."

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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