



# PREMIER VALLEY BANK

Annual Meeting of Shareholders

July 26, 2010

*J. Mike McGowan*  
*President and Chief Executive Officer*

# Disclaimer

Statements made during this presentation and our answers to your questions may constitute “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 during this presentation. 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”, “expect”, “should”, “intend”, “project”, and words or phrases of similar meaning are intended to identify forward-looking statements.



# Premier Valley Bank

- *Profile*
- Financial Review
- Valuation



# Overview

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- Founded in 2001
- “THE” Business and Professional Bank  
Serving Central California and “THE”  
Community Bank Serving the Sierra
- 7 Branches
- \$489 Million in Assets
- 103 Employees (FTE)
- 650 Shareholders



# Market Share – Total Deposits (Fresno County)

