



**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***



Community Banks' Future

“Community banks came into the recession with higher capital levels, higher quality capital . . . They were generally not part of the problem and will play a large role in the solution.”

Timothy Geithner

Secretary, U.S. Treasury – May 20, 2009

In testimony to U.S. Senate Banking Committee, in response to Chairman Dodd's question on availability of credit to U.S. businesses.



Community Banks' Future

“Despite doomsday warnings from the media and federal regulators, the financial health of community banks appears to be as strong – if not stronger – than their larger competitors. And, with more core capital and higher loan loss reserves already set aside for future issues, community banks appear to be far better positioned to manage any future credit downturns, should they arise.”

BrandBank

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April 2010



FMC

FINANCIAL MANAGEMENT
CONSULTING GROUP

CALIFORNIA BANK
PERFORMANCE REPORT
1st QUARTER 2010

KNOWLEDGE
PLANNING
SUCCESS

Rank	Company Name	City	Total Assets	Net Interest Rank	Non-Int Income Rank	Non-Int Expense Rank	Efficiency Rank	NPA's/ Equity + Reserves Rank	Asset Quality Index Rank	Return on Asset Rank	Return on Equity Rank	Overall Ranking
1	Farmers & Merchants Bank of Central Ca	Lodi	1,751,375	61	56	44	13	50	47	9	7	35.9
2	Bank of Marin	Novato	1,168,737	31	87	74	33	61	44	21	15	45.8
3	WestAmerica Bank	San Rafael	4,702,820	46	18	65	10	129	121	4	2	49.4
4	Citizens Business Bank	Ontario	6,782,584	51	56	80	26	73	91	23	21	52.6
5	First Credit Bank	Los Angeles	484,483	6	35	4	1	148	229	1	1	53.1
6	Bank of San Francisco	San Francisco	95,684	28	49	140	74	32	20	52	30	53.1
7	Bank of Hemet	Riverside	470,320	47	125	42	22	111	59	11	9	53.3
8	State Bank of India (California)	Los Angeles	869,544	74	138	5	5	81	94	16	19	54.0
9	California Pacific Bank	San Francisco	81,325	15	77	33	9	84	114	16	87	54.4
10	Redwood Capital Bank	Eureka	193,674	112	100	64	60	36	27	25	16	55.0
11	California First National Bank	Irvine	293,271	102	196	3	2	51	61	5	28	56.0
12	Silicon Valley Bank	Santa Clara	13,434,468	198	43	38	40	42	56	30	14	57.6
13	Bay Commercial Bank	Walnut Creek	143,228	44	149	104	78	1	16	40	33	58.1
14	Farmers & Merchants Bank of Long Beach	Long Beach	4,089,752	70	91	14	7	107	165	12	22	61.0
15	Merchants National Bank of Sacramento	Sacramento	167,909	191	212	15	30	1	3	22	18	61.5
16	Mission National Bank	San Francisco	179,450	17	22	177	73	105	68	19	12	61.6
17	Circle Bank	Novato	280,240	15	114	114	55	103	46	30	17	61.8
18	Bank of Agriculture and Commerce	Stockton	457,883	32	78	130	81	52	32	54	35	61.8
19	GBC International Bank	Los Angeles	309,962	58	103	77	43	88	78	35	20	62.8
20	Golden Valley Bank	Chico	94,499	38	23	163	79	47	67	37	63	64.6
21	County Commerce Bank	Ventura	159,479	122	168	62	80	1	14	55	27	66.1
22	Ojai Community Bank	Ojai	113,550	81	11	150	19	66	119	51	44	67.6
23	Murphy Bank	Fresno	119,049	7	242	62	11	64	120	15	23	68.0
24	Tustin Community Bank	Tustin	60,077	5	125	211	50	26	49	39	42	68.4
25	Premier Valley Bank	Fresno	492,650	56	52	95	41	94	85	64	69	69.5
26	Savings Bank of Mendocino County	Ukiah	759,847	99	78	51	29	116	132	19	34	69.8
27	River Valley Community Bank	Yuba City	120,182	159	201	23	42	40	26	30	39	70.0
28	Eastern International Bank	Los Angeles	102,122	97	153	60	58	79	49	28	38	70.3
29	Home Bank of California	San Diego	161,895	75	179	18	12	163	110	8	5	71.3
30	First Security Business Bank	Orange	339,092	200	181	2	3	89	88	18	13	74.3
31	Bank of Stockton	Stockton	1,975,169	125	52	94	77	74	58	71	56	75.9
32	American Business Bank	Los Angeles	920,540	183	222	57	86	1	13	38	10	76.3
33	Finance & Thrift Company	Porterville	117,091	1	35	250	53	1	226	10	40	77.0
34	Banamex USA	Century City	1,239,275	211	7	157	87	29	96	7	36	78.8
35	Mission Bank	Bakersfield	217,622	91	44	54	32	70	82	141	134	81.0
36	Summit Bank	Oakland	178,797	49	103	84	46	139	161	45	29	82.0
37	Central Valley Community Bank	Fresno	758,965	64	58	159	99	99	80	49	52	82.5
38	Silvergate Bank	La Jolla	359,871	66	157	48	37	153	127	49	31	83.5
39	Redding Bank of Commerce	Redding	823,317	103	181	25	23	138	148	26	26	83.8
40	Santa Cruz County Bank	Santa Cruz	268,422	73	74	166	135	53	29	93	58	85.1
41	Exchange Bank	Santa Rosa	1,531,797	21	21	155	45	182	134	69	55	85.3

Premier Valley Bank

Francis, CA
 Assets \$492.7 mn | ROE 13.1% | ROA 0.81% | Efficiency Ratio 98.77%

Asset Band: 300M - 500M State: <None>

Assets \$385.7 mn | ROE 3.35% | ROA 0.33% | Efficiency Ratio 70.42%



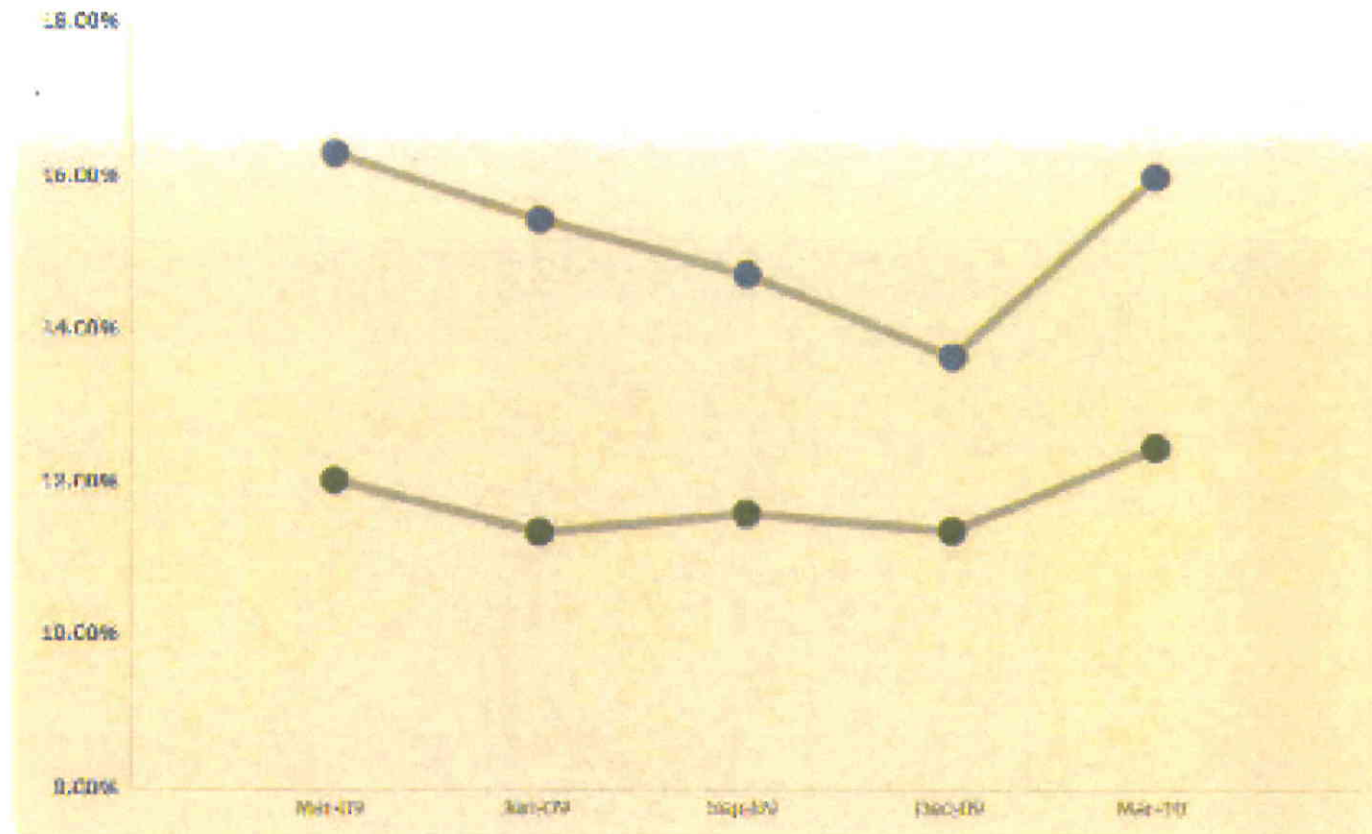
- Performance
 - Return on Equity
 - Return on Assets
 - Net Interest Margin
 - Yield on Earning Assets
 - Cost of Funds
 - Loans to Deposits
 - Loans to Core Deps
 - Equity to Assets
 - Earning Assets to Total Assets
 - Pretax Pre-Provision ROE**
- Capital Metrics
- Asset Quality
- Funding & Liquidity
- Non-Interest Income
- Operating Expense
- Interest Income to Earning...
- Balance Sheet

Show Banks vs PG

Quarters Years

Pretax Pre-Provision ROE

Year to Date Annualized
 Quarterly Annualized
 Bank Peer Group



Premier Valley Bank

Mar-09	Jun-09	Sep-09	Dec-09	Mar-10
16.31%	15.44%	14.72%	13.65%	15.99%

Asset Band: 300M - 500M State: <None>

12.04%	11.36%	11.60%	11.38%	12.47%
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CARPENTER AND COMPANY - MONTHLY STOCK PERFORMANCE REPORT

CALIFORNIA BANKS WITH TOTAL ASSETS BETWEEN \$250 MILLION AND \$500 MILLION

Total Market Capitalization: \$608 Million

Symbol	Name	Last Trade		Monthly Volume	Mkt Cap (\$)	LTM P/E	Price/ T. Book	Monthly Change		YTD Change	
		Date	Price (\$)					(\$)	(%)	(\$)	(%)
<u>BBBC</u>	BEACH BUSINESS BANK	28-Jun	5.30	3,779	21,396,015	NEG	0.74	-0.20	-3.64%	0.80	17.78%
<u>CRPB</u>	CALIFORNIA REPUBLIC BANK	18-Jun	9.75	27,250	50,700,000	NEG	1.10	-0.35	-3.47%	-0.25	-2.50%
<u>CUNB</u>	CALIFORNIA UNITED BANK	30-Jun	11.00	56,192	54,773,829	N/M	0.95	-0.30	-2.65%	0.15	1.38%
<u>CWBB</u>	COMMONWEALTH BUSINESS BANK	30-Jun	9.50	200	29,440,187	NEG	0.73	1.50	18.75%	1.00	11.76%
<u>CWBK</u>	COMMERCEWEST BANK NA	28-Jun	5.75	51,348	25,277,397	NEG	0.64	-0.10	-1.71%	-0.75	-11.54%
<u>CZNB</u>	CITIZENS BANCORP	29-Jun	2.75	5,967	6,352,748	NEG	0.64	-1.25	-31.25%	-1.25	-31.25%
<u>FCCC</u>	FIRST COMMERCE BANCORP	25-Jun	3.15	12,500	29,407,578	30.08	0.91	0.19	6.42%	1.00	46.51%
<u>FCY</u>	1ST CENTURY BANCSHARES INC	30-Jun	3.49	80,135	30,940,609	NEG	0.66	-0.41	-10.51%	0.04	1.16%
<u>FENB</u>	1ST ENTERPRISE BANK	29-Jun	13.60	1,200	37,984,800	16.51	0.93	-0.05	-0.37%	0.60	4.62%
<u>GSCB</u>	GREATER SACRAMENTO BANCORP	18-Jun	6.50	1,240	16,691,305	NEG	0.61	-0.25	-3.70%	0.50	8.33%
<u>ICBN</u>	ICB FINANCIAL	29-Jun	2.20	6,750	11,265,894	NEG	0.35	-0.25	-10.20%	-1.30	-37.14%
<u>MVLY</u>	MISSION VALLEY BANCORP	30-Jun	4.40	7,686	11,015,985	NEG	0.47	-0.10	-2.22%	-1.60	-26.67%
<u>NCAL</u>	NCAL BANCORP	25-Jun	10.20	5,664	24,074,499	NEG	0.66	-2.05	-16.73%	-2.55	-20.00%
<u>NCLC</u>	NORCAL COMMUNITY BANCORP	30-Jun	2.00	14,449	6,333,510	NEG	0.37	-0.40	-16.67%	-0.05	-2.44%
<u>NRLB</u>	NORTHERN CALIFORNIA BANCORP INC	24-Jun	2.50	3,141	4,464,728	4.36	0.27	-1.10	-30.56%	-1.05	-29.58%
<u>PBCA</u>	PRIVATE BANK OF CALIFORNIA	30-Jun	8.75	4,382	32,247,469	N/M	0.91	-0.49	-5.30%	1.05	13.64%
<u>PBKH</u>	PENINSULA BANK HOLDING CO	28-Jun	6.25	2,500	16,264,225	NEG	0.57	-0.75	-10.71%	-1.50	-19.35%
<u>PCBP</u>	PREMIER COMMERCIAL BANCORP	24-Jun	8.00	12,450	27,218,584	N/M	0.71	1.20	17.65%	0.51	6.81%
<u>PDOB</u>	PRESIDIO BANK	20-May	6.75	0	27,000,000	NEG	0.98	0.00	0.00%	0.50	8.00%
<u>PSBC</u>	PACIFIC STATE BANCORP	30-Jun	0.25	242,271	930,550	NEG	0.28	-0.24	-48.98%	-0.12	-32.43%
<u>PVLY</u>	PREMIER VALLEY BANK	29-Jun	2.22	69,477	27,920,940	14.48	0.61	-0.18	-7.35%	-0.33	-12.90%
<u>SBNK</u>	SONOMA VALLEY BANCORP	30-Jun	1.51	65,669	3,513,473	NEG	0.22	0.21	16.15%	-5.54	-78.58%
<u>SCAF</u>	SECURITY CALIFORNIA BANCORP	30-Jun	8.00	22,224	23,909,728	NEG	0.60	-0.45	-5.33%	-0.50	-5.88%
<u>SCZC</u>	SANTA CRUZ COUNTY BANK	8-Jun	12.95	200	21,592,053	48.85	1.08	2.45	23.33%	4.12	46.66%
<u>SLBA</u>	SANTA LUCIA BANCORP	29-Jun	6.70	12,214	13,420,978	NEG	0.60	-1.45	-17.79%	-4.08	-37.87%
<u>SSBI</u>	SUMMIT STATE BANK	29-Jun	6.25	24,386	29,654,500	16.79	0.58	-1.09	-14.85%	0.76	13.84%
<u>UABK</u>	UNITED AMERICAN BANK	28-Jun	3.50	23,793	8,467,183	NEG	0.37	-1.90	-35.19%	-1.50	-30.00%
<u>VCBP</u>	VALLEY COMMERCE BANCORP	30-Jun	6.00	7,148	15,649,902	NEG	0.42	-0.40	-6.25%	0.20	3.45%

<i>Average</i>	<i>21.85</i>	<i>0.64</i>
<i>Median</i>	<i>16.65</i>	<i>0.62</i>
<i>High</i>	<i>48.85</i>	<i>1.10</i>
<i>Low</i>	<i>4.36</i>	<i>0.22</i>

Information is gathered from sources believed to be reliable, however, the accuracy of the data cannot be guaranteed.

Market Capitalization

Capital Offerings:

<u>Initiation Date</u>	<u>\$ Per Share</u>	<u>Shares (In Thousands)</u>	<u>\$</u>	<i>(Splits/Dividends Adjusted)</i>	
				<u>Shares (In Thousands)</u>	<u>\$ Per Share</u>
02/23/01	\$10.00	921	\$ 9,211	3,969	\$2.31
10/30/02	10.00	825	8,250	2,844	2.90
04/28/04	12.50	1,000	12,500	2,759	4.53
12/17/04	14.00	1,425	<u>19,950</u>	<u>3,145</u>	6.34
			<u>\$49,911</u>	<u>12,717</u>	

Shares Outstanding at June 30, 2010

12,831

Share Price – June 30, 2010

\$ 2.22

Market Capitalization

\$28,485

Book Value

\$62,043

4.84

Tangible Book Value

\$47,305

3.69

