



FOR IMMEDIATE RELEASE

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Premier Valley Bank Announces 97% Increase in Second Quarter Earnings

FRESNO, CALIFORNIA...July 21, 2011 ... Premier Valley Bank (OTC Bulletin Board PVLY) today announced its second quarter 2011 financial results. Earnings for the second quarter of 2011 were \$1.53 million, or \$.12 per share, up 33% from \$1.15 million, or \$.09 per share, for the first quarter of 2011, and up 97% from \$775 thousand, or \$.06 per share, for the second quarter of 2010. As of June 30, 2011, total assets stood at \$497 million, compared to \$472 million at December 31, 2010 and \$489 million at June 30, 2010. At the end of the second quarter of 2011, loans outstanding were \$345 million, compared to \$367 million at the end of the second quarter of 2010, and deposits totaled \$424 million, compared to \$414 million at June 30, 2010. Shareholders' equity at June 30, 2011 was approximately \$64 million, representing a very strong capital ratio of approximately 13% of total assets.

J. Mike McGowan, President and Chief Executive Officer, stated, "Although national economic pundits declared the "Great Recession" to be over as of June 2009, many of us at the local level have not seen much improvement in local economic conditions. Nonetheless, Premier Valley Bank's financial results continue to trend positively, placing us in an enviable position as the economic recovery unfolds. We are pleased to report that the second quarter of 2011 was the most profitable quarter in the history of the Bank."

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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