



FOR IMMEDIATE RELEASE

Contact: J. Mike McGowan
President and CEO
559.438.2002

Premier Valley Bank Announces 71% Increase in First Half Earnings

FRESNO, CALIFORNIA...July 15, 2010 ... Premier Valley Bank (OTC Bulletin Board PVLV) today announced its second quarter and first half 2010 financial results. Earnings for the second quarter of 2010 were \$775 thousand, or \$.06 per share, up slightly from \$739 thousand, or \$.06 per share, for the first quarter of 2010, and up 55% from \$500 thousand, or \$.04 per share, for the quarter ended June 30, 2009. For the first half of 2010, net income was \$1.5 million, or \$.12 per share, up 71% from \$875 thousand, or \$.09 per share, reported for the first half of 2009. At June 30, 2010, total assets stood at \$489 million, compared to \$482 million at June 30, 2009. As of June 30, 2010, loans outstanding were \$367 million, compared to \$364 million at June 30, 2009, and deposits totaled \$414 million, compared to \$416 million at June 30, 2009. Shareholders equity at June 30, 2010 was more than \$62 million, representing a very strong capital ratio of almost 13% of total assets.

J. Mike McGowan, President and Chief Executive Officer, stated, "As predicted, 2010 continues to be a year of significant challenges for our industry, the economy and Premier Valley Bank. The recently announced Financial Regulatory Reform legislation represents the most wide-sweeping overhaul of the industry since the 1930's. And, although certain national economic indicators have shown signs of improvement, local economic conditions generally remain weak. Through all this, Premier Valley Bank continues to perform well as evidenced by our strong balance sheet, healthy capital position and consistent, sustainable earnings record."

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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