



**FOR IMMEDIATE RELEASE**

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**PREMIER VALLEY BANK**

FRESNO, CALIFORNIA...January 28, 2010 ... Premier Valley Bank (OTC Bulletin Board PVLY) today announced its 2009 financial results. Earnings for the fourth quarter of 2009 were \$362 thousand, or \$.03 per share, compared to \$332 thousand, or \$.03 per share, for the third quarter of 2009 and a loss of (\$1.75) million, or (\$.15) per share, for the quarter ended December 31, 2008. Net income for the year ended December 31, 2009 totaled \$1.8 million, or \$.15 per share, up 78% from the \$1.01 million, or \$.09 per share, reported for 2008. At December 31, 2009, total assets stood at \$474 million, compared to \$488 million at the end of 2008. As of year end 2009, loans outstanding were \$373 million, compared to \$375 million for 2008, and deposits totaled \$403 million, compared to \$396 million in 2008. Shareholders equity at December 31, 2009 was approximately \$60 million, representing a very strong capital ratio of 12.6% of total assets.

J. Mike McGowan, President and Chief Executive Officer, stated, "Recent improving trends in certain national economic indicators signal that the worst of this recession may now be behind us. And, although it will likely take a while longer to see meaningful progress at the local level, Premier Valley Bank's financial results are already trending positively. The initiatives undertaken over the last two years to fortify the balance sheet, enhancing our capital position while controlling growth, have positioned Premier Valley Bank well as the economic recovery gains momentum."

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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