



FOR IMMEDIATE RELEASE

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PREMIER VALLEY BANK ANNOUNCES 89% INCREASE IN 2010 EARNINGS

FRESNO, CALIFORNIA...January 27, 2011 ... Premier Valley Bank (OTC Bulletin Board PVLY) today announced its 2010 financial results. Earnings for the fourth quarter of 2010 were \$1.03 million, or \$.08 per share, up 20% from \$859 thousand, or \$.07 per share, for the third quarter of 2010 and up 185% from \$362 thousand, or \$.03 per share, for the fourth quarter of 2009. For all of 2010, net income was \$3.40 million, or \$.27 per share, up 89% from \$1.80 million, or \$.15 per share, reported for 2009. At December 31, 2010, total assets stood at \$471 million, compared to \$474 million at the end of 2009. As of year end 2010, loans outstanding were \$357 million, compared to \$373 million at December 31, 2009, and deposits totaled \$400 million, compared to \$403 million at the end of 2009. Shareholders equity at December 31, 2010 was approximately \$63 million, representing a very strong capital ratio of over 13% of total assets.

J. Mike McGowan, President and Chief Executive Officer, stated, "Common sentiment is pointing more and more to economic stabilization, improving trends and signs of progress, indicators that we may have passed the low point of this recession and are headed to recovery. The initiatives we have undertaken over the last 3 years have resulted in 2010 being a very good year for Premier Valley Bank. In fact, earnings are up 89% over last year, we have reinstated our cash dividends, and share price has increased 81% during the year. We remain optimistic that 2011 will bring continued improvement."

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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