FOR IMMEDIATE RELEASE

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CENTRAL VALLEY COMMUNITY BANCORP REPORTS EARNINGS RESULTS FOR THE SIX MONTHS AND QUARTER ENDED JUNE 30, 2011

FRESNO, CALIFORNIA…July 20, 2011… The Board of Directors of Central Valley Community Bancorp (Company) (NASDAQ: CVCY), the parent company of Central Valley Community Bank (Bank), reported today unaudited consolidated net income of $3,361,000, and diluted earnings per common share of $0.33 for the six months ended June 30, 2011, compared to $1,796,000 and $0.17 per diluted common share for the six months ended June 30, 2010. While net interest income before provision for credit losses for the period decreased compared to the corresponding period in 2010, net income increased primarily as a result of lower provision for credit losses and an increase in non-interest income.

During the first two quarters of 2011, the Company's total assets increased 1.97% while total liabilities increased 1.31% and shareholders' equity increased 6.62% compared to December 31, 2010. Annualized return on average equity (ROE) for the six months ended June 30, 2011 was 6.67%, compared to 3.80% for the same period in 2010. The increase in ROE reflects an increase in net income, notwithstanding an increase in capital from an increase in other comprehensive income, and an increase in retained earnings. Annualized return on average assets (ROA) was 0.87% for the first six months of 2011, compared to 0.48% for the same period in 2010. The ROA increase is due to an increase in net income, notwithstanding an increase in average assets.

During the six months ended June 30, 2011, the Company recorded a provision for credit losses of $350,000, compared to $1,600,000 for the same period in 2010. During six months ended June 30, 2011, the Company recorded $330,000 in net loan charge-offs, compared to $332,000 for the same period

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in 2010. The annualized net charge-off ratio, which reflects net charge-offs to average loans was 0.15% for the six months ended June 30, 2011, and 2010. The Company also recorded OREO related expenses of $2,000 during the first two quarters of 2011 compared to $441,000 for the same period in 2010. As of June 30, 2011, the Company had no OREO balance.

At June 30, 2011, the allowance for credit losses stood at $11,035,000, compared to $11,014,000 at December 31, 2010, a net increase of $21,000. The allowance for credit losses as a percentage of total loans was 2.53% at June 30, 2011, and 2.55% at December 31, 2010. The Company believes the allowance for credit losses is adequate to provide for probable losses inherent within the loan portfolio at June 30, 2011.

Total non-performing assets were $14,959,000, or 1.89% of total assets, as of June 30, 2011 compared to $19,984,000 or 2.57% of total assets as of December 31, 2010. Total non-performing assets as of March 31, 2011 were of $15,846,000 or 2.07% of total assets.

The following provides a reconciliation of the change in non-accrual loans for the first two quarters of 2011.

(Dollars in thousands)	**Balances December 31, 2010**	**Additions to Non-accrual Loans**	**Net Pay Downs**	**Transfers to Foreclosed Collateral - OREO**	**Returns to Accrual Status**	**Charge Offs**	**Balances June 30, 2011**
Non-accrual loans:							
Commercial and industrial	$ 377	$ 390	$ (59)	$ (95)	$ -	$ (156)	$ 457
Real estate	1,407	297	(735)	-	(195)	(26)	748
Real estate construction and other land loans	5,634	-	(193)	-	-	-	5,441
Equity loans and lines of credit	488	248	(216)	-	-	-	520
Restructured loans (non-accruing):							
Commercial and industrial	1,978	-	(257)	-	(850)	-	871
Real estate	4,198	-	(1,495)	-	-	-	2,703
Real estate construction and other land loans	4,479	-	(260)	-	-	-	4,219
Consumer	-	82	-	-	-	(82)	-
Total non-accrual	$ 18,561	$ 1,017	$ (3,215)	$ (95)	$ (1,045)	$ (264)	$ 14,959

The following provides a summary of the change in the OREO balance for the six months ended June 30, 2011:

(Dollars in thousands)	**Six Months Ended June 30, 2011**
Balance, December 31, 2010	$ 1,325
Additions	257
Dispositions	(2,115)
Write-downs	-
Net gain (loss) on disposition	533
Balance, June 30, 2011	$ -

The Company's annualized net interest margin (fully tax equivalent basis) was 4.69% for the six months ended June 30, 2011, compared to 5.02% for the same period in 2010. The 2011 net interest margin decrease in the period-to-period comparison resulted primarily from a decrease in the yield on the Company's investment portfolio partially offset by a decrease in the Company's cost of funds. For the six months ended June 30, 2011, the effective yield on total earning assets decreased 57 basis points to 5.15% compared to 5.72% for the same period in 2010, while the cost of total interest-bearing liabilities decreased 28 basis points to 0.65% compared to 0.93% for the same period in 2010. The Company's average investment securities, including interest-earning deposits in other banks and Federal funds sold, increased while the effective yield on average investment securities decreased to 3.48% for the six months ended June 30, 2011 compared to 4.74% for the same period in 2010. The Company's average loans decreased while the effective yield on average loans increased to 6.35% from 6.31% over the same periods. The decrease in yield in the Company's investment securities during the first six months of 2011 resulted primarily from the purchase of lower yielding investment securities along with an increase in average balances in interest bearing deposits in other banks. The cost of total deposits decreased 21 basis points to 0.44% for the six months ended June 30, 2011 compared to 0.65% for the same period in 2010. Net interest income for the six months ended June 30, 2011 was $15,392,000, compared to $15,916,000 for the same period in 2010, a decrease of $524,000 or 3.29%. Net interest income decreased as a result of these yield changes offset by an increase in average earning assets and interest-bearing liabilities.

Total average assets for the six months ended June 30, 2011 were $775,625,000, compared to $750,038,000 for the same period in 2010, an increase of $25,587,000 or 3.41%. Total average loans

were $429,737,000 for the first two quarters of 2011, compared to $454,930,000 for the same period in 2010, representing a decrease of $25,193,000 or 5.54%. Total average investments, including deposits in other banks and Federal funds sold, increased to $275,623,000 for the six months ended June 30, 2011 from $224,383,000 for the same period in 2010, representing an increase of $51,240,000 or 22.84%. Total average deposits increased $26,489,000 or 4.21% to $655,271,000 for the six months ended June 30, 2011, compared to $628,782,000 for the same period in 2010. Average interest-bearing deposits increased $1,655,000, or 0.34% and average non-interest bearing demand deposits increased $24,834,000 or 16.94% for the six months ended June 30, 2011 compared to the same period in 2010. The Company's ratio of average non-interest bearing deposits to total deposits was 26.17% for the six months ended June 30, 2011 compared to 23.32% for the same period in 2010.

Non-interest income for the six months ended June 30, 2011 increased $1,264,000, or 60.74% to $3,345,000, compared to $2,081,000 for the same period in 2010, mainly due to an increase in recovery of other real estate owned of $528,000, a $142,000 gain related to the final distribution of the Service 1st escrow account, an $85,000 gain related to the collection of life insurance proceeds, and a decrease in other than temporary impairment charges of $669,000.

Non-interest expense for the six months ended June 30, 2011 decreased $126,000, or 0.88% to $14,220,000 compared to $14,346,000 for the same period in 2010, primarily due to decreases in OREO expenses of $439,000, legal fees of $113,000, and regulatory assessments of $123,000, partially offset by increases in salaries and employees benefits of $492,000.

The Company recorded a provision for income taxes of $806,000 for the six months ended June 30, 2011, compared to $255,000 for the same period in 2010. The effective tax rate for the first six months of 2011 was 19.34% compared to 12.43% for the same period in 2010. The increase in the effective tax rate is primarily due to an increase in taxable income and a decrease in permanent tax differences as a percentage of taxable income.

Quarter Ended June 30, 2011

For the quarter ended June 30, 2011, the Company reported unaudited consolidated net income of $1,773,000 and diluted earnings per common share of $0.18, compared to $504,000 and $0.04 per diluted share, for the same period in 2010, and $1,588,000 and $0.16 per diluted share, for the quarter ended March 31, 2011. The increase in net income during the second quarter of 2011 compared to the same period in 2010 is primarily due to decreases in the provision for credit losses and increases in non-interest income partially offset by decreases in net interest income.

Annualized return on average equity for the second quarter of 2011 was 6.92%, compared to 2.11% for the same period of 2010. This increase is reflective of an increase in net income partially offset by an increase in capital. Annualized return on average assets was 0.91% for the second quarter of 2011 compared to 0.27% for the same period in 2010. This increase is due to an increase in net income partially offset by an increase in average assets.

In comparing the second quarter of 2011 to the second quarter of 2010, average total loans decreased $21,867,000, or 4.97%. During the second quarter of 2011, the Company recorded a $250,000 provision for credit losses, compared to $1,000,000 for the same period in 2010. During the second quarter of 2011, the Company recorded $235,000 in net loan charge-offs compared to $127,000 for the same period in 2010. The net charge-off ratio, which reflects annualized net charge-offs to average loans, was 0.22% for the quarter ended June 30, 2011 compared to 0.11% for the quarter ended June 30, 2010.

The following provides a reconciliation of the change in non-accrual loans for the quarter ended June 30, 2011.

(Dollars in thousands)	Balances March 31, 2011	Additions to Non-accrual Loans	Net Pay Downs	Transfers to Foreclosed Collateral - OREO	Returns to Accrual Status	Charge Offs	Balances June 30, 2011
Non-accrual loans:							
Commercial and industrial	$ 481	$ -	$ (24)	$ -	$ -	$ -	$ 457
Real estate	763	-	(15)	-	-	-	748
Real estate construction and other land loans	5,533	-	(92)	-	-	-	5,441
Equity loans and lines of credit	522	-	(2)	-	-	-	520
Restructured loans (non-accruing):							
Commercial and industrial	922	-	(51)	-	-	-	871
Real estate	2,874	-	(171)	-	-	-	2,703
Real estate construction and other land loans	4,412	-	(193)	-	-	-	4,219
Consumer	82	-	-	-	-	(82)	-
Total non-accrual	$ 15,589	$ -	$ (548)	$ -	$ -	$ (82)	$ 14,959

The following provides a summary of the change in the OREO balance for the quarter ended June 30, 2011:

(Dollars in thousands)	**Three Months Ended June 30, 2011**
Balance, March 31, 2011	$ 257
Additions	-
Dispositions	(245)
Write-downs	-
Net gain (loss) on disposition	(12)
Balance, June 30, 2011	$ -

Average total deposits for the second quarter of 2011 increased $40,817,000 or 6.58% to $661,041,000 compared to $620,224,000 for the same period of 2010.

The Company's net interest margin (fully tax equivalent basis) decreased 35 basis points to 4.71% for the three months ended June 30, 2011, from 5.06% for the three months ended June 30, 2010. Net interest income, before provision for credit losses, decreased $136,000 or 1.72% to $7,794,000 for the

second quarter of 2011, compared to $7,930,000 for the same period in 2010. The decreases in net interest margin and in net interest income are primarily due to a decrease in the yield of interest-earning assets and a decrease in average loan balances. Over the same periods, the cost of total deposits decreased 21 basis points to 0.43% compared to 0.64% in 2010.

Non-interest income increased $850,000 or 113.79% to $1,597,000 for the second quarter of 2011 compared to $747,000 for the same period in 2010, primarily due to a decrease in other than temporary impairment charges of $700,000. The second quarter of 2011 non-interest income also included a $142,000 gain related to the final distribution of the Service 1st escrow account and an $85,000 gain related to the collection of life insurance proceeds. Non-interest expense decreased $75,000 or 1.05% for the same periods mainly due to decreases in regulatory assessments and other real estate owned expenses, partially offset by increases in salary and employee benefits.

"We continue to be hopeful that the economy is shifting in a more positive direction; however, in spite of some seasonal loan growth in the current quarter over first quarter 2011, proof of a strong economic recovery in California's Central Valley has yet to be seen. Our team is encouraged that the bank showed a positive increase in earnings for both the current quarter and the first six months of 2011," stated Daniel J. Doyle, president and CEO for Central Valley Community Bancorp and Central Valley Community Bank.

"The continuation of our positive improvement in asset quality, moderate write down of loans, and no OREO has allowed us to reduce the provision for future loan loss. While reduced credit costs have helped to improve earnings, and in spite of strong core deposit growth and lower cost of funds; the low interest rate for investment securities and a soft loan demand continue to mute the overall net income for the near term" concluded Doyle.

Central Valley Community Bancorp trades on the NASDAQ stock exchange under the symbol CVCY. Central Valley Community Bank, headquartered in Fresno, California, was founded in 1979 and is the sole subsidiary of Central Valley Community Bancorp. Central Valley Community Bank currently operates 17 full service offices in Clovis, Fresno, Kerman, Lodi, Madera, Oakhurst, Prather, Merced, Sacramento, Stockton, Tracy, and Modesto, California. Additionally, the Bank operates Commercial

Real Estate Lending, SBA Lending and Agribusiness Lending Departments. Investment services are provided by Investment Centers of America and insurance services are offered through Central Valley Community Insurance Services LLC. Members of Central Valley Community Bancorp's and the Bank's Board of Directors are: Daniel N. Cunningham (Chairman), Sidney B. Cox, Edwin S. Darden, Jr., Daniel J. Doyle, Steven D. McDonald, Louis McMurray, Wanda L. Rogers (Director Emeritus), William S. Smittcamp, and Joseph B. Weirick.

More information about Central Valley Community Bancorp and Central Valley Community Bank can be found at www.cvcb.com.

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Forward-looking Statements- Certain matters discussed in this press release constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. All statements contained herein that are not historical facts, such as statements regarding the Company's current business strategy and the Company's plans for future development and operations, are based upon current expectations. These statements are forward-looking in nature and involve a number of risks and uncertainties. Such risks and uncertainties include, but are not limited to (1) significant increases in competitive pressure in the banking industry; (2) the impact of changes in interest rates, a decline in economic conditions at the international, national or local level on the Company's results of operations, the Company's ability to continue its internal growth at historical rates, the Company's ability to maintain its net interest margin, and the quality of the Company's earning assets; (3) changes in the regulatory environment; (4) fluctuations in the real estate market; (5) changes in business conditions and inflation; (6) changes in securities markets; and (7) the other risks set forth in the Company's reports filed with the Securities and Exchange Commission, including its Annual Report on Form 10-K for the year ended December 31, 2010. Therefore, the information set forth in such forward-looking statements should be carefully considered when evaluating the business prospects of the Company.

CENTRAL VALLEY COMMUNITY BANCORP
CONSOLIDATED BALANCE SHEETS

(In thousands, except share amounts)	June 30, 2011 (Unaudited)	December 31, 2010
ASSETS		
Cash and due from banks	$ 19,291	$ 11,357
Interest-earning deposits in other banks	74,047	89,042
Federal funds sold	531	600
Total cash and cash equivalents	93,869	100,999
Available-for-sale investment securities (Amortized cost of $207,466 at June 30, 2011 and $189,682 at December 31, 2010)	213,129	191,325
Loans, less allowance for credit losses of $11,035 at June 30, 2011 and $11,014 at December 31, 2010	425,305	420,583
Bank premises and equipment, net	5,845	5,843
Other real estate owned	-	1,325
Bank owned life insurance	11,466	11,390
Federal Home Loan Bank stock	2,920	3,050
Goodwill	23,577	23,577
Core deposit intangibles	990	1,198
Accrued interest receivable and other assets	15,828	18,304
Total assets	$ 792,929	$ 777,594
LIABILITIES AND SHAREHOLDERS' EQUITY		
Deposits:		
Non-interest bearing	$ 171,782	$ 173,867
Interest bearing	497,115	476,628
Total deposits	668,897	650,495
Short-term borrowings	-	10,000
Long-term debt	4,000	4,000
Junior subordinated deferrable interest debentures	5,155	5,155
Accrued interest payable and other liabilities	11,035	10,553
Total liabilities	689,087	680,203
Commitments and contingencies		
Shareholders' equity:		
Preferred stock, no par value, $1,000 per share liquidation preference; 10,000,000 shares authorized; Series A, no par value, 7,000 shares issued and outstanding	6,887	6,864
Common stock, no par value; 80,000,000 authorized; issued and outstanding 9,288,954 at June 30, 2011 and 9,109,154 at December 31, 2010	39,328	38,428
Non-voting common stock, 1,000,000 authorized; issued and outstanding 258,862 at June 30, 2011 and December 31, 2010	1,317	1,317
Retained earnings	52,978	49,815
Accumulated other comprehensive income, net of tax	3,332	967
Total shareholders' equity	103,842	97,391
Total liabilities and shareholders' equity	$ 792,929	$ 777,594

CENTRAL VALLEY COMMUNITY BANCORP
CONSOLIDATED STATEMENTS OF INCOME
(Unaudited)

(In thousands, except share and per share amounts)	For the Six Months Ended June 30, 2011	2010
INTEREST INCOME:		
Interest and fees on loans	$ 13,022	$ 13,665
Interest on deposits in other banks	95	40
Interest on Federal funds sold	1	1
Interest and dividends on investment securities:		
Taxable	2,228	3,017
Exempt from Federal income taxes	1,630	1,516
Total interest income	16,976	18,239
INTEREST EXPENSE:		
Interest on deposits	1,429	2,036
Interest on junior subordinated deferrable interest debentures	49	48
Other	106	239
Total interest expense	1,584	2,323
Net interest income before provision for credit losses	15,392	15,916
PROVISION FOR CREDIT LOSSES	350	1,600
Net interest income after provision for credit losses	15,042	14,316
NON-INTEREST INCOME:		
Service charges	1,448	1,724
Appreciation in cash surrender value of bank owned life insurance	193	195
Loan placement fees	134	104
Gain on disposal of other real estate owned	533	5
Net realized gains on sales and calls of investment securities	26	51
Total impairment on investment securities	(218)	(3,768)
Decrease in fair value recognized in other comprehensive income	187	3,068
Net impairment loss recognized in earnings	(31)	(700)
Federal Home Loan Bank dividends	5	4
Other income	1,037	698
Total non-interest income	3,345	2,081
NON-INTEREST EXPENSES:		
Salaries and employee benefits	8,076	7,584
Occupancy and equipment	1,870	1,914
Regulatory assessments	483	606
Data processing expense	562	568
Advertising	366	375
Audit and accounting fees	225	228
Legal fees	176	289
Other real estate owned	2	441
Amortization of core deposit intangibles	207	207
Other expense	2,253	2,134
Total non-interest expenses	14,220	14,346
Income before provision for income taxes	4,167	2,051
PROVISION FOR INCOME TAXES	806	255
Net income	$ 3,361	$ 1,796
Net income	$ 3,361	$ 1,796
Preferred stock dividends and accretion	198	198
Net income available to common shareholders	$ 3,163	$ 1,598
Net income per common share:		
Basic earnings per common share	$ 0.33	$ 0.18
Weighted average common shares used in basic computation	9,495,890	9,051,168
Diluted earnings per common share	$ 0.33	$ 0.17
Weighted average common shares used in diluted computation	9,522,664	9,148,724

CENTRAL VALLEY COMMUNITY BANCORP
CONDENSED CONSOLIDATED STATEMENTS OF INCOME
(Unaudited)

For the three months ended	Jun. 30, 2011	Mar. 31, 2011	Dec. 31, 2010	Sep. 30, 2010	Jun. 30, 2010
(In thousands, except share and per share amounts)					
Net interest income	$ 7,794	$ 7,598	$ 7,641	$ 8,173	$ 7,930
Provision for credit losses	250	100	900	1,300	1,000
Net interest income after provision for credit losses	7,544	7,498	6,741	6,873	6,930
Total non-interest income	1,597	1,748	347	1,293	747
Total non-interest expense	7,067	7,153	6,986	7,409	7,142
Provision for (benefit from) income taxes	301	505	(517)	(107)	31
Net income	$ 1,773	$ 1,588	$ 619	$ 864	$ 504
Net income available to common shareholders	$ 1,674	$ 1,489	$ 520	$ 766	$ 405
Basic earnings per common share	$ 0.18	$ 0.16	$ 0.06	$ 0.08	$ 0.04
Weighted average common shares used in basic computation	9,516,110	9,475,444	9,368,016	9,363,908	9,131,753
Diluted earnings per common share	$ 0.18	$ 0.16	$ 0.06	$ 0.08	$ 0.04
Weighted average common shares used in diluted computation	9,540,615	9,503,313	9,429,226	9,432,301	9,210,838

CENTRAL VALLEY COMMUNITY BANCORP
SELECTED RATIOS
(Unaudited)

As of and for the three months ended	Jun. 30, 2011	Mar. 31, 2011	Dec. 31, 2010	Sep. 30, 2010	Jun. 30, 2010
(Dollars in thousands, except per share amounts)					
Allowance for credit losses to total loans	2.53%	2.61%	2.55%	2.42%	2.45%
Nonperforming assets to total assets	1.89%	2.07%	2.57%	2.89%	2.45%
Total nonperforming assets	$ 14,959	$ 15,846	$ 19,984	$ 22,119	$ 18,496
Net loan charge offs	$ 235	$ 95	$ 992	$ 1,662	$ 127
Net charge offs to average loans (annualized)	0.22%	0.09%	0.89%	1.43%	0.11%
Book value per share	$ 10.15	$ 9.76	$ 9.66	$ 9.78	$ 9.46
Tangible book value per share	$ 7.58	$ 7.16	$ 7.02	$ 7.13	$ 6.80
Tangible common equity	$ 72,389	$ 67,748	$ 65,753	$ 66,763	$ 63,628
Interest and dividends on investment securities exempt from Federal income taxes	$ 830	$ 800	$ 762	$ 761	$ 759
Net interest margin (calculated on a fully tax equivalent basis) (1)	4.71%	4.67%	4.67%	5.10%	5.06%
Return on average assets (2)	0.91%	0.82%	0.32%	0.46%	0.27%
Return on average equity (2)	6.92%	6.41%	2.53%	3.53%	2.11%
Tier 1 leverage – Bancorp	10.22%	9.87%	9.48%	10.07%	9.94%
Tier 1 leverage – Bank	10.04%	9.67%	9.32%	9.93%	9.80%
Tier 1 risk-based capital – Bancorp	15.26%	14.81%	14.16%	13.75%	12.96%
Tier 1 risk-based capital – Bank	14.99%	14.51%	13.92%	13.55%	12.77%
Total risk-based capital – Bancorp	16.54%	16.08%	15.42%	15.03%	14.24%
Total risk based capital – Bank	16.26%	15.78%	15.19%	14.82%	14.05%

(1) Net Interest Margin is computed by dividing annualized quarterly net interest income by quarterly average interest-bearing assets.
(2) Computed by annualizing quarterly net income.

CENTRAL VALLEY COMMUNITY BANCORP
AVERAGE BALANCES AND RATES
(Unaudited)

AVERAGE AMOUNTS	**For the Three Months Ended June 30,**		**For the Six Months Ended June 30,**	
(Dollars in thousands)	**2011**	**2010**	**2011**	**2010**
Federal funds sold	$ 563	$ 937	$ 660	$ 898
Interest-earning deposits in other banks	70,339	24,390	73,460	30,694
Investments	206,500	189,336	201,503	192,791
Loans (1)	418,121	439,988	413,749	437,768
Federal Home Loan Bank stock	2,986	3,097	3,018	3,118
Earning assets	698,509	657,748	692,390	665,269
Allowance for credit losses	(10,952)	(10,596)	(10,979)	(10,601)
Non-accrual loans	15,095	15,628	15,988	17,162
Other real estate owned	56	2,790	337	2,808
Other non-earning assets	77,758	75,699	77,889	75,400
Total assets	$ 780,466	$ 741,269	$ 775,625	$ 750,038
Interest bearing deposits	$ 491,074	$ 476,902	$ 483,795	$ 482,140
Other borrowings	9,155	19,155	11,393	20,122
Total interest-bearing liabilities	500,229	496,057	495,188	502,262
Non-interest bearing demand deposits	169,967	143,322	171,476	146,642
Non-interest bearing liabilities	7,909	6,378	8,222	6,712
Total liabilities	678,105	645,757	674,886	655,616
Total equity	102,361	95,512	100,739	94,422
Total liabilities and equity	$ 780,466	$ 741,269	$ 775,625	$ 750,038
AVERAGE RATES				
Federal funds sold	0.25%	0.25%	0.30%	0.22%
Interest-earning deposits in other banks	0.26%	0.25%	0.26%	0.25%
Investments	3.51%	4.69%	4.66%	5.47%
Loans	6.29%	6.31%	6.35%	6.31%
Earning assets	5.15%	5.74%	5.15%	5.72%
Interest bearing deposits	0.58%	0.83%	0.60%	0.85%
Other borrowings	2.63%	2.89%	2.74%	2.88%
Total interest-bearing liabilities	0.62%	0.91%	0.65%	0.93%
Net interest margin (calculated on a fully tax equivalent basis)	4.71%	5.06%	4.69%	5.02%

(1) Average loans do not include non-accrual loans.