



FOR IMMEDIATE RELEASE

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CENTRAL VALLEY COMMUNITY BANCORP REPORTS EARNINGS RESULTS FOR THE NINE MONTHS AND QUARTER ENDED SEPTEMBER 30, 2010

FRESNO, CALIFORNIA...October 21, 2010... 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 \$2,660,000, and diluted earnings per common share of \$0.26 for the nine months ended September 30, 2010, compared to \$2,102,000 and \$0.23 per diluted common share for the nine months ended September 30, 2009. The increase in net income was primarily driven by lower provision for credit losses, partially offset by decreases in net interest income and non-interest income, and an increase in non-interest expenses in 2010 compared to 2009.

During the first three quarters of 2010, the Company's total assets decreased 0.1% and total liabilities decreased 1.1% while shareholders' equity increased 8.0%. Annualized return on average equity (ROE) for the nine months ended September 30, 2010 was 3.71%, compared to 3.41% for the same period in 2009. The increase in this ratio reflects an increase in net income and an increase in capital from an increase in other comprehensive income, an increase in retained earnings, and the issuance of common and preferred stock. Annualized return on average assets (ROA) was 0.47% for the first nine months of 2010, compared to 0.37% for the same period in 2009. The ROA increase is due to an increase in net income partially offset by an increase in average assets.

During the nine months ended September 30, 2010, the Company recorded a provision for credit losses of \$2,900,000, compared to \$7,650,000 for the same period in 2009. During the nine months ended September 30, 2010, the Company recorded \$1,994,000 in net loan charge-offs, compared to

\$4,846,000 for the same period in 2009. The annualized net charge-off ratio, which reflects net charge-offs to average loans for the nine months ended September 30, 2010, was 0.58% compared to 1.32% for the same period in 2009. The Company also recorded OREO related expenses of \$759,000 during the first three quarters of 2010 compared to \$116,000 for the same period in 2009.

At September 30, 2010, the allowance for credit losses stood at \$11,106,000, compared to \$10,200,000 at December 31, 2009, a net increase of \$906,000. The allowance for credit losses as a percentage of total loans was 2.42% at September 30, 2010, and 2.22% at December 31, 2009. The Company believes the allowance for credit losses is adequate to provide for probable losses inherent within the loan portfolio at September 30, 2010.

Total non-performing assets were \$22,119,000, or 2.89% of total assets, as of September 30, 2010 compared to \$21,838,000 or 2.85% of total assets as of December 31, 2009. Total non-performing assets as of June 30, 2010 were of \$18,496,000 or 2.45% of total assets.

The following provides a reconciliation of the change in non-accrual loans for the first three quarters of 2010.

(Dollars in thousands)	Balances December 31, 2009	Additions to Nonaccrual Loans	Net Pay Downs	Transfers to Foreclosed Collateral - OREO	Returns to Accrual Status	Charge Offs	Balances September 30, 2010
Non-accrual loans:							
Commercial and industrial	\$ 3,386	\$ 1,293	\$ (1,105)	\$ -	\$ (437)	\$ (1,499)	\$ 1,638
Real estate	3,183	4,252	(1,904)	(1,811)	(126)	(243)	3,351
Real estate construction and land development	7,474	51	(134)	(1,656)	-	-	5,735
Consumer	348	14	-	-	-	(40)	322
Equity loans and lines of credit	-	509	(15)	-	-	-	494
Restructured loans (non-accruing):							
Commercial and industrial	28	900	(28)	-	-	-	900
Real estate	4,540	3,084	(1,222)	-	-	-	6,402
Total non-accrual	<u>\$ 18,959</u>	<u>\$ 10,103</u>	<u>\$ (4,408)</u>	<u>\$ (3,467)</u>	<u>\$ (563)</u>	<u>\$ (1,782)</u>	<u>\$ 18,842</u>

The following provides a summary of the change in the OREO balance for the nine months ended September 30, 2010:

(Dollars in thousands)	Nine Months Ended September 30, 2010
Balance, December 31, 2009	\$ 2,832
Additions	3,467
Dispositions	(2,569)
Write-downs	(453)
Balance, September 30, 2010	<u>\$ 3,277</u>

The Company's annualized net interest margin (fully tax equivalent basis) was 5.05% for the nine months ended September 30, 2010, compared to 5.39% for the same period in 2009. The 2010 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 nine months ended September 30, 2010, the effective yield on total earning assets decreased 71 basis points to 5.72% compared to 6.43% for the same period in 2009, while the cost of total interest-bearing liabilities decreased 48 basis points to 0.89% compared to 1.37% for the same period in 2009. Average investment securities increased while the effective yield on average investment securities decreased to 4.66% for the nine months ended September 30, 2010 compared to 6.66% for the same period in 2009. Average loans, which generally yield higher rates than investment securities, decreased and the effective yield on average loans decreased to 6.30% from 6.40% over the same periods. The decrease in yield in the Company's investment securities during the first nine months of 2010 resulted primarily from the purchase of lower yielding investment securities along with higher average balances in interest bearing deposits in other banks. The cost of total deposits decreased 37 basis points to 0.62% for the nine months ended September 30, 2010 compared to 0.99% for the same period in 2009. Net interest income for the nine months ended September 30, 2010 was \$24,089,000, compared to \$25,887,000 for the same period in 2009, a decrease of \$1,798,000 or 6.95%. Net interest income decreased as a result of these yield changes combined with a slight decrease in the levels of average earning assets and interest-bearing liabilities.

Total average assets for the nine months ended September 30, 2010 were \$752,883,000, compared to \$751,163,000 for the same period in 2009, an increase of \$1,720,000 or 0.23%. Total average loans were \$458,361,000 for the first three quarters of 2010, compared to \$487,681,000 for the same period in 2009, representing a decrease of \$29,320,000 or 6.01%. Total average investments increased to \$222,965,000 for the nine months ended September 30, 2010 from \$192,110,000 for the same period in 2009, representing an increase of \$30,855,000 or 16.06%. Total average deposits increased \$918,000 or 0.15% to \$630,833,000 for the nine months ended September 30, 2010, compared to \$629,915,000 for the same period in 2009. Average interest-bearing deposits increased \$5,367,000, or 1.12% and average non-interest bearing demand deposits decreased \$4,449,000 or 2.91% for the nine months ended September 30, 2010 compared to the same period in 2009. The Company's ratio of average non-interest bearing deposits to total deposits was 23.5% for the nine months ended September 30, 2010 compared to 24.2% for the same period in 2009.

Non-interest income for the nine months ended September 30, 2010 decreased \$1,372,000, or 28.90% to \$3,375,000, compared to \$4,747,000 for the same period in 2009, mainly due to an increase in other than temporary impairment charges of \$700,000 and a decrease in net realized gains on sales and calls of investment securities of \$716,000.

Non-interest expense for the nine months ended September 30, 2010 increased \$840,000, or 4.02% to \$21,755,000 compared to \$20,915,000 for the same period in 2009, primarily due to increases in OREO expenses of \$643,000, legal fees of \$107,000, and salaries and employee benefits of \$763,000, partially offset by decreases in regulatory assessments of \$418,000 and data processing expenses of \$166,000. The 2009 period included a \$353,000 FDIC one-time special assessment in addition to the recurring regulatory assessments.

The Company recorded a provision for income taxes of \$149,000 for the nine months ended September 30, 2010, compared to a tax benefit of \$33,000 for the same period in 2009. The effective tax rate for the first nine months of 2010 was 5.30% compared to (1.59%) for the same period in 2009.

Quarter Ended September 30, 2010

For the quarter ended September 30, 2010, the Company reported unaudited consolidated net income of \$864,000 and diluted earnings per common share of \$0.08, compared to \$379,000 and \$0.03 per diluted share, for the same period in 2009, and \$504,000 and \$0.04 per diluted share, for the quarter ended June 30, 2010. The increase in net income during the third quarter of 2010 compared to the same period in 2009 is primarily due to decreases in the provision for credit losses partially offset by decreases in net interest income and non-interest income, and increases in salary expenses and OREO expenses.

Annualized return on average equity for the third quarter of 2010 was 3.53%, compared to 1.82% for the same period of 2009. This increase is reflective of an increase in net income partially offset by an increase in capital. Annualized return on average assets was 0.46% for the third quarter of 2010 compared to 0.20% for the same period in 2009. This increase is due to an increase in net income partially offset by an increase in average assets.

In comparing the third quarter of 2010 to the third quarter of 2009, average total loans decreased \$21,151,000, or 4.35%. During the third quarter of 2010, the Company recorded a \$1,300,000 provision for credit losses, compared to \$3,233,000 for the same period in 2009. During the third quarter of 2010, the Company recorded \$1,662,000 in net loan charge-offs compared to \$1,798,000 for the same period in 2009. The net charge-off ratio, which reflects annualized net charge-offs to average loans, was 1.43% for the quarter ended September 30, 2010 compared to 1.48% for the quarter ended September 30, 2009.

The following provides a reconciliation of the change in non-accrual loans for the quarter ended September 30, 2010.

(Dollars in thousands)	Balances June 30, 2010	Additions to Nonaccrual Loans	Net Pay Downs	Transfers to Foreclosed Collateral - OREO	Returns to Accrual Status	Charge Offs	Balances September 30, 2010
Non-accrual Loans:							
Commercial and industrial	\$ 3,035	\$ 513	\$ (154)	\$ -	\$ (272)	\$(1,484)	\$ 1,638
Real Estate	1,738	3,674	(1,585)	(333)	-	(143)	3,351
Real estate construction and land development	5,836	-	(101)	-	-	-	5,735
Consumer	336	-	-	-	-	(14)	322
Equity loans and lines of credit	502	-	(8)	-	-	-	494
Restructured loans (non-accruing):							
Commercial and industrial	23	900	(23)	-	-	-	900
Real Estate	<u>3,524</u>	<u>3,084</u>	<u>(206)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>6,402</u>
Total non-accrual	<u>\$ 14,994</u>	<u>\$ 8,171</u>	<u>\$(2,077)</u>	<u>\$ (333)</u>	<u>\$ (272)</u>	<u>\$(1,641)</u>	<u>\$ 18,842</u>

The following provides a summary of the change in the OREO balance for the quarter ended September 30, 2010:

(Dollars in thousands)	Three Months Ended September 30, 2010
Balance, June 30, 2010	\$ 3,502
Additions	333
Dispositions	(388)
Write-downs	<u>(170)</u>
Balance, September 30, 2010	<u>\$ 3,277</u>

Average total deposits for the third quarter of 2010 increased \$3,938,000 or 0.62% to \$634,881,000 compared to \$630,943,000 for the same period of 2009.

The Company's net interest margin (fully tax equivalent basis) decreased 33 basis points to 5.10% for the three months ended September 30, 2010, from 5.43% for the three months ended September 30, 2009. Net interest income, before provision for credit losses, decreased \$481,000 or 5.56% to \$8,173,000 for the third quarter of 2010, compared to \$8,654,000 for the same period in 2009. The decreases in net interest margin and in net interest income are primarily due to a decrease in the yield

and average balance of interest-earning assets, partially offset by a decrease in the rate on average interest-bearing liabilities. Over the same periods, the cost of total deposits decreased 31 basis points to 0.55% compared to 0.86% in 2009.

Non-interest income decreased \$315,000 or 19.59% to \$1,293,000 for the third quarter of 2010 compared to \$1,608,000 for the same period in 2009, driven primarily by decreases in customer service charges and net gains on sales and calls of investment securities. Non-interest expense increased \$463,000 or 6.67% for the same periods mainly due to increases in salaries and OREO expenses, partially offset by a decrease in data processing expense.

“We continue to be hopeful that the economy is shifting in a more positive direction; however proof of a strong economic recovery for the nation and specifically California’s Central Valley has yet to be seen. In spite of this, our Company showed a positive increase in earnings for both the current quarter and the first nine months of 2010. The Company’s 30-year strength was evidenced by expanding our existing Modesto loan production office opened in 2007, into a larger full-service branch in September, taking advantage of another community bank exiting the marketplace,” stated Daniel J. Doyle, president and CEO for Central Valley Community Bancorp and Central Valley Community Bank.

“While still profitable and showing a positive increase in earnings, the Company is still well short of our earnings goals primarily due to adding to the provision for loan losses, the soft loan demand, and the current low interest rate environment. While we believe that progress is being made working with our borrowers in the current economic environment, the Company did experience a change in the declining trend of non-performing loans in the third quarter – a development we will continue to work hard to improve going forward. In the third quarter one large real estate relationship showing financial stress was added to our non-performing loans” 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, 2009. 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
(Unaudited)

(In thousands, except share amounts)	September 30, 2010	December 31, 2009
ASSETS		
Cash and due from banks	\$ 24,403	\$ 13,857
Interest-earning deposits in other banks	36,607	34,544
Federal funds sold	<u>562</u>	<u>279</u>
Total cash and cash equivalents	61,572	48,680
Available-for-sale investment securities (Amortized cost of \$184,633 at September 30, 2010 and \$199,744 at December 31, 2009)	189,079	197,319
Loans, less allowance for credit losses of \$11,106 at September 30, 2010 and \$10,200 at December 31, 2009	448,046	449,007
Bank premises and equipment, net	5,837	6,525
Other real estate owned	3,277	2,832
Bank owned life insurance	11,291	10,998
Federal Home Loan Bank stock	3,050	3,140
Goodwill	23,577	23,577
Core deposit intangibles	1,301	1,612
Accrued interest receivable and other assets	<u>18,007</u>	<u>21,798</u>
Total assets	<u>\$ 765,037</u>	<u>\$ 765,488</u>
LIABILITIES AND SHAREHOLDERS' EQUITY		
Deposits:		
Non-interest bearing	\$ 161,690	\$ 159,630
Interest bearing	<u>474,827</u>	<u>480,537</u>
Total deposits	636,517	640,167
Short-term borrowings	10,000	5,000
Long-term debt	4,000	14,000
Junior subordinated deferrable interest debentures	5,155	5,155
Accrued interest payable and other liabilities	<u>10,871</u>	<u>9,943</u>
Total liabilities	<u>666,543</u>	<u>674,265</u>
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	6,853	6,819
Series B, no par value, issued and outstanding none at September 30, 2010 and 1,359 at December 31, 2009	-	1,317
Common stock, no par value; 80,000,000 authorized; issued and outstanding 9,082,154 at September 30, 2010 and 8,949,754 at December 31, 2009	38,361	37,611
Non-voting common stock, 1,000,000 authorized; issued and outstanding 258,862 at September 30, 2010 and none at December 31, 2009	1,317	-
Retained earnings	49,296	46,931
Accumulated other comprehensive income (loss), net of tax	<u>2,667</u>	<u>(1,455)</u>
Total shareholders' equity	<u>98,494</u>	<u>91,223</u>
Total liabilities and shareholders' equity	<u>\$ 765,037</u>	<u>\$ 765,488</u>

CENTRAL VALLEY COMMUNITY BANCORP
CONSOLIDATED STATEMENTS OF INCOME
(Unaudited)

(In thousands, except earnings per share amounts)	For the Nine Months Ended September 30,	
	2010	2009
INTEREST INCOME:		
Interest and fees on loans	\$ 20,816	\$ 22,715
Interest on Federal funds sold	1	29
Interest and dividends on investment securities:	-	-
Taxable	4,344	6,087
Exempt from Federal income taxes	<u>2,277</u>	<u>2,292</u>
Total interest income	<u>27,438</u>	<u>31,123</u>
INTEREST EXPENSE:		
Interest on deposits	2,912	4,650
Interest on junior subordinated deferrable interest debentures	84	105
Other	<u>353</u>	<u>481</u>
Total interest expense	<u>3,349</u>	<u>5,236</u>
Net interest income before provision for credit losses	24,089	25,887
PROVISION FOR CREDIT LOSSES	<u>2,900</u>	<u>7,650</u>
Net interest income after provision for credit losses	<u>21,189</u>	<u>18,237</u>
NON-INTEREST INCOME:		
Service charges	2,487	2,578
Appreciation in cash surrender value of bank owned life insurance	294	291
Loan placement fees	193	164
Net realized gains on sales and calls of investment securities	32	748
Total other-than-temporary impairment on available-for-sale investment securities	1,196	-
Change in fair value recognized in other comprehensive income	<u>(1,896)</u>	<u>-</u>
Net other-than-temporary impairment loss on available-for-sale investment securities	(700)	-
Federal Home Loan Bank dividends	8	7
Other income	<u>1,061</u>	<u>959</u>
Total non-interest income	<u>3,375</u>	<u>4,747</u>
NON-INTEREST EXPENSES:		
Salaries and employee benefits	11,544	10,781
Occupancy and equipment	2,890	2,866
Regulatory assessments	887	1,305
Data processing expense	878	1,044
Advertising	557	551
Audit and accounting fees	342	339
Legal fees	367	260
Other real estate owned	759	116
Amortization of core deposit intangibles	311	311
Loss on sale of assets	10	67
Other expense	<u>3,210</u>	<u>3,275</u>
Total non-interest expenses	<u>21,755</u>	<u>20,915</u>
Income before provision for income taxes	2,809	2,069
PROVISION FOR (BENEFIT FROM) INCOME TAXES	<u>149</u>	<u>(33)</u>
Net income	<u>\$ 2,660</u>	<u>\$ 2,102</u>
Net income	\$ 2,660	\$ 2,102
Preferred stock dividends and accretion	<u>296</u>	<u>295</u>
Net income available to common shareholders	<u>\$ 2,364</u>	<u>\$ 1,807</u>
Net income per common share:		
Basic earnings per common share	<u>\$ 0.26</u>	<u>\$ 0.24</u>
Weighted average common shares used in basic computation	<u>9,156,561</u>	<u>7,653,084</u>
Diluted earnings per common share	<u>\$ 0.26</u>	<u>\$ 0.23</u>

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Weighted average common shares used in diluted computation	<u>9,244,289</u>	<u>7,771,048</u>
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CENTRAL VALLEY COMMUNITY BANCORP
CONDENSED CONSOLIDATED STATEMENTS OF INCOME
(Unaudited)

For the three months ended	Sep. 30,	Jun. 30,	Mar. 31,	Dec. 31,	Sep. 30,
	2010	2010	2010	2009	2009
(In thousands, except share and per share amounts)					
Net interest income	\$ 8,173	\$ 7,930	\$ 7,986	\$ 8,220	\$ 8,654
Provision for credit losses	<u>1,300</u>	<u>1,000</u>	<u>600</u>	<u>2,864</u>	<u>3,233</u>
Net interest income after provision for credit losses	6,873	6,930	7,386	5,356	5,421
Total non-interest income	1,293	747	1,334	1,103	1,608
Total non-interest expense	7,409	7,142	7,204	6,616	6,946
(Benefit from) provision for income taxes	<u>(107)</u>	<u>31</u>	<u>224</u>	<u>(643)</u>	<u>(296)</u>
Net income	<u>\$ 864</u>	<u>\$ 504</u>	<u>\$ 1,292</u>	<u>\$ 486</u>	<u>\$ 379</u>
Net income available to common shareholders	<u>\$ 765</u>	<u>\$ 405</u>	<u>\$ 1,193</u>	<u>\$ 416</u>	<u>\$ 268</u>
Basic earnings per common share	<u>\$ 0.08</u>	<u>\$ 0.04</u>	<u>\$ 0.13</u>	<u>\$ 0.05</u>	<u>\$ 0.04</u>
Weighted average common shares used in basic computation	<u>9,363,908</u>	<u>9,131,753</u>	<u>8,969,687</u>	<u>7,782,841</u>	<u>7,664,802</u>
Diluted earnings per common share	<u>\$ 0.08</u>	<u>\$ 0.04</u>	<u>\$ 0.13</u>	<u>\$ 0.05</u>	<u>\$ 0.03</u>
Weighted average common shares used in diluted computation	<u>9,432,301</u>	<u>9,210,838</u>	<u>9,082,070</u>	<u>7,900,679</u>	<u>7,781,789</u>

CENTRAL VALLEY COMMUNITY BANCORP
SELECTED RATIOS
(Unaudited)

As of and for the three months ended	Sep. 30,	Jun. 30,	Mar. 31,	Dec. 31,	Sep. 30,
	2010	2010	2010	2009	2009
(Dollars in thousands, except per share amounts)					
Allowance for credit losses to total loans	2.42%	2.45%	2.34%	2.22%	2.09%
Nonperforming loans to total loans	4.10%	3.20%	3.99%	4.13%	2.46%
Total nonperforming assets	\$ 22,119	\$ 18,496	\$ 20,646	\$ 21,838	\$ 15,002
Net loan charge offs	\$ 1,662	\$ 127	\$ 205	\$ 2,691	\$ 1,798
Net charge offs to average loans	1.43%	0.11%	0.18%	2.31%	1.48%
Book value per share	\$ 9.78	\$ 9.46	\$ 9.47	\$ 9.28	\$ 10.28
Tangible book value per share	\$ 7.13	\$ 6.80	\$ 6.71	\$ 6.47	\$ 6.96
Tangible common equity	\$ 66,763	\$ 63,628	\$ 60,928	\$ 57,898	\$ 53,332
Interest and dividends on investment securities exempt from Federal income taxes	\$ 761	\$ 759	\$ 757	\$ 765	\$ 779
Net interest margin (calculated on a fully tax equivalent basis) (1)	5.10%	5.06%	4.98%	5.09%	5.43%
Return on average assets (2)	0.46%	0.27%	0.68%	0.26%	0.20%
Return on average equity (2)	3.53%	2.11%	5.53%	2.24%	1.82%
Tier 1 leverage – Bancorp	10.07%	9.94%	9.59%	9.30%	8.64%
Tier 1 leverage – Bank	9.93%	9.80%	9.44%	9.20%	8.49%
Tier 1 risk-based capital – Bancorp	13.75%	12.96%	12.91%	12.28%	10.76%
Tier 1 risk-based capital – Bank	13.55%	12.77%	12.68%	12.12%	10.58%
Total risk-based capital – Bancorp	15.03%	14.24%	14.17%	13.54%	12.02%
Total risk based capital – Bank	14.82%	14.05%	13.94%	13.38%	11.84%

(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 (Dollars in thousands)	For the Three Months Ended September 30,		For the Nine Months Ended September 30,	
	2010	2009	2010	2009
Federal funds sold	\$ 357	\$ 19,496	\$ 715	\$ 13,290
Interest-bearing deposits in other banks	33,409	5	31,609	795
Investments	186,410	170,189	190,641	178,025
Loans (1)	449,191	474,354	441,614	474,414
Federal Home Loan Bank stock	<u>3,050</u>	<u>3,140</u>	<u>3,095</u>	<u>3,140</u>
Earning assets	672,417	667,184	667,674	669,664
Allowance for credit losses	(11,180)	(8,749)	(10,796)	(8,030)
Non-accrual loans	15,919	11,907	16,747	13,267
Other real estate owned	3,643	3,042	3,089	2,376
Other non-earning assets	<u>77,681</u>	<u>72,282</u>	<u>76,169</u>	<u>73,886</u>
Total assets	<u>\$ 758,480</u>	<u>\$ 745,666</u>	<u>\$ 752,883</u>	<u>\$ 751,163</u>
Interest bearing deposits	\$ 483,459	\$ 480,802	\$ 482,580	\$ 477,213
Other borrowings	<u>19,155</u>	<u>24,916</u>	<u>19,796</u>	<u>31,952</u>
Total interest-bearing liabilities	502,614	505,718	502,376	509,165
Non-interest bearing demand deposits	151,422	150,141	148,253	152,702
Non-interest bearing liabilities	<u>6,551</u>	<u>6,637</u>	<u>6,675</u>	<u>7,026</u>
Total liabilities	<u>660,587</u>	<u>662,496</u>	<u>657,304</u>	<u>668,893</u>
Total equity	<u>97,893</u>	<u>83,170</u>	<u>95,579</u>	<u>82,270</u>
Total liabilities and equity	<u>\$ 758,480</u>	<u>\$ 745,666</u>	<u>\$ 752,883</u>	<u>\$ 751,163</u>
AVERAGE RATES				
Federal funds sold	0.25%	0.31%	0.19%	0.29%
Investments	5.27%	6.88%	5.41%	7.16%
Loans	6.28%	6.41%	6.30%	6.40%
Earning assets	5.71%	6.36%	5.72%	6.43%
Interest bearing deposits	0.72%	1.13%	0.81%	1.30%
Other borrowings	3.13%	2.85%	2.95%	2.45%
Total interest-bearing liabilities	0.81%	1.21%	0.89%	1.37%
Net interest margin (calculated on a fully tax equivalent basis)	5.10%	5.43%	5.05%	5.39%

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