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FOR IMMEDIATE RELEASE
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TRI-VALLEY BANK ANNOUNCES 3Q Results

SAN RAMON, Calif.--(BUSINESS WIRE)--Tri-Valley Bank (OTCBB:TRVB), announced today a net loss for the third quarter of \$1.7MM or \$(0.96) per share and a cumulative loss for the year of \$2.3MM or \$(1.31). The results reflect steady improvement in operating efficiencies and continued challenges in the loan portfolio.

Although the loss triggered a decline in the capital ratio the Bank remains well capitalized. Assets were adjusted downward to align themselves with the new capital level.

	<u>QTR</u>		<u>YTD</u>	
	<u>Q3/08</u>	<u>Q3/09</u>	<u>Q3/08</u>	<u>Q3/09</u>
(000's)				
Net Operating Loss before Provision	\$ 276	\$ 86	\$ 794	\$ 289
Provision	1283	1611	1445	2011
Net Loss	\$ 1559	\$ 1697	\$ 2240	\$ 2299

(000's)	Audited				Q309 vs. Q408		Q309 vs. Q209		Q309 vs. Q308		
	Q408	Q109	Q209	Q309	Amount	%	Amount	%	Q308	Amount	%
Assets:											
Cash & Cash Equivalents	2,462	5,413	9,338	5,980	3,518	143%	(3,358)	-36%	7,606	(1,626)	-21%
Securities & Correspondent Stock	8,874	11,091	11,899	10,470	1,596	18%	(1,429)	-12%	8,710	1,760	20%
Loans, net	81,263	77,009	75,013	72,796	(8,468)	-10%	(2,218)	-3%	78,854	(6,059)	-8%
Other Assets	1,179	1,417	1,023	1,059	(120)	-10%	35	3%	1,308	(249)	-19%
Total Assets	<u>\$ 93,778</u>	<u>\$ 94,930</u>	<u>\$ 97,273</u>	<u>\$ 90,304</u>	(3,474)	-4%	(6,970)	-7%	<u>\$ 96,477</u>	(6,174)	-6%
Liabilities and Stockholders' Equity											
Total Deposits	69,387	76,215	81,125	78,829	9,442	14%	(2,296)	-3%	80,679	(1,849)	-2%
Borrowings & Other Liabilities	12,817	7,329	5,364	2,268	(10,550)	-82%	(3,096)	-58%	3,376	(1,108)	-33%
Total Liabilities	82,205	83,544	86,489	81,097	(1,108)	-1%	(5,392)	-6%	84,055	(2,958)	-4%
Stockholders' Equity:	11,573	11,385	10,784	9,206	(2,367)	-20%	(1,578)	-15%	12,423	(3,216)	-26%
Total Liabilities & Stockholders' Equity	<u>\$ 93,778</u>	<u>\$ 94,929</u>	<u>\$ 97,273</u>	<u>\$ 90,303</u>	(3,474)	-4%	(6,970)	-7%	<u>\$ 96,477</u>	(6,174)	-6%

	Year-to-Date		Chg Fr. Prior Year		Quarter		Chg Fr. Prior Year	
	Q308	Q309	Amount	%	Q308	Q309	Amount	%
(000's)								
Revenue, after Credit Provision								
Total Interest Income	4,353	3,457	(895)	-21%	1,335	1,113	(222)	-17%
Total Interest Expense	1,602	994	(608)	-38%	464	302	(162)	-35%
Net Interest Income	2,751	2,463	(288)	-10%	871	810	(61)	-7%
Provision for Loan Losses	1,445	2,011	566	39%	1,283	1,611	327	26%
Net Interest Income after Provision	1,306	452	(854)	-65%	(413)	(800)	(388)	94%
Total Noninterest Income	162	120	(42)	-26%	30	33	3	10%
Total Revenue after Cr. Provision	1,468	572	(896)	-61%	(383)	(767)	(385)	101%
Noninterest Expense:								
Compensation, excl. FASB91 and stock options	1,925	1,706	(220)	-11%	655	544	(111)	-17%
FASB91 cost deferrals	(152)	(78)	74	-49%	(114)	(31)	83	-73%
Occupancy	496	519	23	5%	166	165	(1)	-1%
Insurance/Regulatory	70	147	76	109%	25	43	17	69%
Other Expense	730	638	(92)	-13%	277	179	(98)	-35%
Total Noninterest Expense, excl. stock options	3,069	2,931	(138)	-5%	1,009	899	(110)	-11%
Stock Option Expense	638	(60)	(698)	-109%	168	30	(137)	-82%
Total Noninterest Expense	3,707	2,871	(836)	-23%	1,177	930	(247)	-21%
Income Before Income Tax Expense	(2,239)	(2,298)	(60)	3%	(1,559)	(1,697)	(138)	9%
Income Tax	1	1	-	0%	-	-	-	
Net Income (Loss)	\$ (2,240)	\$ (2,299)	\$ (60)	3%	\$ (1,559)	\$ (1,697)	\$ (138)	9%
Inc. Bef. Credit Provision - Qtr	\$ (794)	\$ (289)	\$ 506	-64%	\$ (276)	\$ (86)	\$ 190	-69%
Inc. Bef. Credit Provision - YTD	\$ (794)	\$ (289)			\$ (276)	\$ (86)		

Visit Tri-Valley Bank's website at: www.trivalleybank.com.

This release may contain certain forward-looking statements that are based on management's current expectations regarding economic, legislative, and regulatory issues that may impact the Bank's earnings in future periods. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. They often include the words "believe," "expect," "intend," "estimate" or words of similar meaning, or future or conditional verbs such as "will," "would," "should," "could" or "may." Factors that could cause future results to vary materially from current management expectations include, but are not limited to, general economic conditions, changes in interest rates, deposit flows, real estate values, and competition; changes in accounting principles, policies or guidelines; changes in legislation or regulation; and other economic, competitive, governmental, regulatory and technological factors affecting the Bank's operations, pricing, products and services. These and other important factors are detailed in various Federal Deposit Insurance Corporation filings made periodically by the Bank, copies of which are available from the Bank without charge. The Bank undertakes no obligation to release publicly the result of any revisions to these forward-looking statements that may be made to reflect events or circumstances after the date of this press release or to reflect the occurrence of unanticipated events.