

Report of Organizational Actions Affecting Basis of Securities

▶ See separate instructions.

Part I Reporting Issuer			
1 Issuer's name River Valley Community Bancorp		2 Issuer's employer identification number (EIN) 82-2045889	
3 Name of contact for additional information Michael Finn	4 Telephone No. of contact (530) 821-2477	5 Email address of contact mfinn@rivervalleycommunitybank.com	
6 Number and street (or P.O. box if mail is not delivered to street address) of contact 1629 Colusa Hwy		7 City, town, or post office, state, and Zip code of contact Yuba City, CA 95993	
8 Date of action June 26, 2017		9 Classification and description Common stock	
10 CUSIP number 76848L109	11 Serial number(s) N/A	12 Ticker symbol RVCB	13 Account number(s)

Part II Organizational Action Attach additional statements if needed. See back of form for additional questions.

14 Describe the organizational action and, if applicable, the date of the action or the date against which shareholders' ownership is measured for the action ▶ **On June 26, 2017, River Valley Community Bancorp, a California corporation formed at the direction of River Valley Community Bank's board of directors, became the registered bank holding company of River Valley Community Bank. The reorganization was completed in accordance with California statutes, and the share exchange became effective on July 13, 2017. All outstanding shares of common stock of River Valley Community Bank were converted to shares of common stock in River Valley Community Bancorp, in a one-for-one share exchange.**

15 Describe the quantitative effect of the organizational action on the basis of the security in the hands of a U.S. taxpayer as an adjustment per share or as a percentage of old basis ▶ **The share exchange did not affect the number of shares or the cost basis of those shares of any holder of common stock, which should be the same for the shares of River Valley Community Bancorp as the shareholder had in the shares of River Valley Community Bank given up therefor.**

16 Describe the calculation of the change in basis and the data that supports the calculation, such as the market values of securities and the valuation dates ▶ **Not applicable**

Part II Organizational Action (continued)

17 List the applicable Internal Revenue Code section(s) and subsection(s) upon which the tax treatment is based ▶ Code section 351

Blank lines for listing applicable Internal Revenue Code sections.

18 Can any resulting loss be recognized? ▶ No loss can be recognized in the exchange of common shares of River Valley Community Bank for common shares of River Valley Community Bancorp.


Blank lines for providing additional information regarding loss recognition.

19 Provide any other information necessary to implement the adjustment, such as the reportable tax year ▶ For the calendar year ending December 31, 2017

Blank lines for providing other necessary information for the adjustment.

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here

Signature ▶  Date ▶ 7/14/17

Print your name ▶ Michael Finn Title ▶ EVP / CFO

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ▶				Firm's EIN ▶
	Firm's address ▶				Phone no.