

**Report of Organizational Actions  
 Affecting Basis of Securities**

▶ See separate instructions.

**Part I Reporting Issuer**

<b>1</b> Issuer's name		<b>2</b> Issuer's employer identification number (EIN)	
River Valley Community Bank		56-2567928	
<b>3</b> Name of contact for additional information	<b>4</b> Telephone No. of contact	<b>5</b> Email address of contact	
John Jelavich	530 755-0418	jmjelavich@rivervalleycommunitybank.com	
<b>6</b> Number and street (or P.O. box if mail is not delivered to street address) of contact		<b>7</b> City, town, or post office, state, and Zip code of contact	
1629 Colusa Ave		Yuba City, CA 95993	
<b>8</b> Date of action	<b>9</b> Classification and description		
11/4/2015	Common Stock Split		
<b>10</b> CUSIP number	<b>11</b> Serial number(s)	<b>12</b> Ticker symbol	<b>13</b> Account number(s)
767907108		RVVY	

**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 ▶ **Five-for-four forward stock split to record holders of common stock as of October 30, 2015. Trading began on a split adjusted basis on 11/4/2015.**

**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 ▶ **As a result of the split, the new basis is 80% of the pre-split basis**

**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 ▶ **This was a five-for-four stock split which results in the adjusted basis now equalling 80% of the pre-split basis**

**Part II Organizational Action** (continued)

**17** List the applicable Internal Revenue Code section(s) and subsection(s) upon which the tax treatment is based ▶  
The new shares received as a result of the stock split will be treated as a non-taxable basis adjustment in accordance with Internal Revenue Code Section 305(a). For cash received in-lieu of fractional shares, refer to Part II, item 18 below.

**18** Can any resulting loss be recognized? ▶ n/a  
Shareholders who received cash instead of fractional shares as a result of the stock split will be treated as having received the fractional shares as a result of the stock split and then as having exchanged the fractional shares for cash.

**19** Provide any other information necessary to implement the adjustment, such as the reportable tax year ▶ Applicable to tax year 2015

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 ▶ 12-18-2016  
 Print your name ▶ John M. Jelavich Title ▶ President & CEO

<b>Paid Preparer Use Only</b>	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.