

FOR IMMEDIATE RELEASE
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**MISSION VALLEY BANCORP
RELEASES RECORD THIRD QUARTER 2013 EARNINGS**

Sun Valley, California – November 21, 2013 – Mission Valley Bancorp (OTCBB: MVLY.OB) President & CEO Tamara Gurney announced today that the company achieved record third quarter year-to-date net earnings of \$1,195,000 for the period ended September 30, 2013, up more than 240% from September 30, 2012.

President and CEO Tamara Gurney stated, “I am pleased to report that 2013 continues to be a strong year for Mission Valley Bancorp. Net income of \$1,195,000 (after provision for income taxes) represents the best September 30th close in the history of our company, marking our second consecutive record quarter for the year.”

Gurney continued, “A number of factors have contributed to this strong performance. Among these, measured growth of our less traditional service lines such as merchant bankcard processing and specialized lending solutions, the ongoing efforts of our staff and management team to implement innovative ways to streamline operations while maintaining MVB’s relationship driven environment as well as continued improvement in the asset quality of our portfolio. As a result, total deposits reached \$230 million, up more than 13% from \$203 million reported for the same period the previous year. Loan production remained steady throughout the quarter, with net loans slightly up 3.19% to \$176 million from \$171 million the year prior. Net interest income (after provision) increased more than 18% to \$8,341,000 year-to-date from the \$7,051,000 reported September 30, 2012, and total assets reached more than \$269 million up from \$246 million reported in September 2012. Couple this with a 22% decrease in interest expense as well as continued and significant improvement in operating expense (down by \$477,000 from the same period a year prior), Mission Valley achieved favorable year-over-year improvements in operating performance.”

Mission Valley capital ratios continue to far exceed regulatory requirements with Tier 1 Leverage, Tier 1 Risk-based Capital and Total Risk-based Capital Ratios of 13.8%, 17.9%, and 19.1%, respectively, as of September 30, 2013. Regulatory requirements for a “well-capitalized bank” are 5%, 6%, and 10%, respectively. The Bank’s reserve for loan losses as of September 30, 2013 was \$4.8 million or 2.67% of total loans compared to \$5.3 million or 3.02% of total loans as of September 30, 2012.

Gurney concludes, “We continue to see positive indicators throughout the business communities we serve. Continued improvement being seen in activity, sales and employment are all very encouraging and while we remain cautious, we are looking ahead with anticipation and the expectation of continued steady improvement for our Bank, our Community, our Shareholders and our Nation.”

About Mission Valley Bank

Mission Valley Bank is a full-service, independent, commercial bank specializing in the banking needs of small to medium businesses in the San Fernando & Santa Clarita Valleys. The Bank was chartered in July 2001, with a vision of local ownership and a commitment to providing financial solutions to meet the needs of its clients.

Forward-looking statements:

Certain matters discussed in this news release constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements are based upon current management expectations and, therefore, are subject to certain risks and uncertainties that could cause actual results, performance, or achievements to differ materially from those expressed, suggested, or implied by the forward-looking statements. Forward-looking statements are effective only as of the date that they are made and Mission Valley Bank assumes no obligation to update this information.

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