

www.MissionValleyBank.com



10th Anniversary
MISSION VALLEY BANK
EST. 2001

**Corporate Offices &
Sun Valley Office**

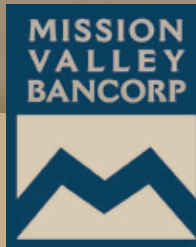
9116 Sunland Boulevard
Sun Valley, CA 91352
(818) 394-2300

**Centre Pointe Branch &
Business Banking Office**

26415 Carl Boyer Drive
Santa Clarita, CA 91350
(661) 253-9500

Valencia Office

25060 West Avenue Stanford
Valencia, CA 91355
(661) 775-4100



Success is a Journey,
Not a Destination...

Financial Report
Period Ended March 31, 2011

Statement of Condition

In Thousands – Unaudited

Statement of Condition

In Thousands – Unaudited



March 31,	2011	2010
ASSETS		
Cash and Due From Banks	\$ 18,484	\$ 13,635
Federal Funds Sold	20,335	12,405
Securities	25,923	28,279
Net Loans	180,307	194,204
Bank Premises and Equipment	1,156	1,642
Other Assets	9,010	10,230
	<u>\$ 255,215</u>	<u>\$ 260,395</u>
LIABILITIES		
Deposits		
Interest Bearing	129,578	140,740
Non Interest Bearing	63,614	59,853
Total Deposits	<u>\$ 193,192</u>	<u>\$ 200,593</u>
Other Liabilities	<u>\$ 33,270</u>	<u>\$ 36,505</u>
	<u>\$ 226,462</u>	<u>\$ 237,098</u>
CAPITAL		
Common Stock	9,717	9,572
Preferred Stock	14,916	10,080
Retained Earnings	3,826	3,343
Additional Paid in Capital	-	-
Current Earnings	150	36
Net Unrealized Gain (loss)		
On Securities for Sale	144	266
	<u>\$ 28,753</u>	<u>\$ 23,297</u>
Total Capital	<u>\$ 28,753</u>	<u>\$ 23,297</u>
TOTAL LIABILITIES AND CAPITAL	<u>\$ 255,215</u>	<u>\$ 260,395</u>

March 31,	2011	2010
INTEREST INCOME		
Interest and Fees on Loans	\$ 3,251	\$ 3,238
Income on Federal Funds Sold	13	8
Interest on Securities	143	194
Other Interest Income	27	38
Total Interest Income	<u>\$ 3,434</u>	<u>\$ 3,478</u>
INTEREST EXPENSE		
Time and Savings Deposits	394	549
Other Interest Expense	115	214
Total Interest Expense	<u>\$ 509</u>	<u>\$ 763</u>
Net Interest Income	2,925	2,715
Provision for Loan Losses	641	752
Net Interest Income After Provision	<u>\$ 2,284</u>	<u>\$ 1,963</u>
Service Charges on Deposits	487	643
Other Operating Income	73	86
Net Realized Gains on Sales of Loans	45	-
Total Other Income	<u>\$ 605</u>	<u>\$ 729</u>
OPERATING EXPENSE		
Personnel Expense	1,400	1,449
Occupancy and Equipment	417	464
Data Processing	226	196
Other Operating Expenses	637	603
Total Operating Expense	<u>\$ 2,680</u>	<u>\$ 2,712</u>
Income Before Provision For Income Taxes	<u>\$ 209</u>	<u>\$ (20)</u>
Provision For Taxes	<u>\$ 59</u>	<u>\$ (56)</u>
NET INCOME	<u>\$ 150</u>	<u>\$ 36</u>