

[www.MissionValleyBank.com](http://www.MissionValleyBank.com)



*10<sup>th</sup> 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 June 30, 2011

# Statement of Condition

In Thousands – Unaudited

# Statement of Condition

In Thousands – Unaudited



June 30,	2011	2010
<b>ASSETS</b>		
Cash and Due From Banks	\$ 19,451	\$ 13,583
Federal Funds Sold	21,530	13,670
Securities	25,360	26,547
Net Loans	175,402	190,223
Bank Premises and Equipment	1,138	1,518
Other Assets	9,603	10,262
<b>Total Assets</b>	<b>\$ 252,484</b>	<b>\$ 255,803</b>
<b>LIABILITIES</b>		
Deposits		
Interest Bearing	126,263	136,651
Non Interest Bearing	63,305	59,753
Total Deposits	\$ 189,568	\$ 196,404
Other Liabilities	\$ 33,970	\$ 36,341
<b>Total Liabilities</b>	<b>\$ 223,538</b>	<b>\$ 232,745</b>
<b>CAPITAL</b>		
Common Stock	9,717	9,717
Preferred Stock	14,916	10,080
Retained Earnings	3,637	3,256
Additional Paid in Capital	-	-
Current Earnings	490	(329)
Net Unrealized Gain (loss)		
On Securities for Sale	186	334
<b>Total Capital</b>	<b>\$ 28,946</b>	<b>\$ 23,058</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$ 252,484</b>	<b>\$ 255,803</b>

June 30,	2011	2010
<b>INTEREST INCOME</b>		
Interest and Fees on Loans	\$ 6,350	\$ 6,455
Income on Federal Funds Sold	26	16
Interest on Securities	276	387
Other Interest Income	73	75
<b>Total Interest Income</b>	<b>\$ 6,725</b>	<b>\$ 6,933</b>
<b>INTEREST EXPENSE</b>		
Time and Savings Deposits	759	1,067
Other Interest Expense	232	423
<b>Total Interest Expense</b>	<b>\$ 991</b>	<b>\$ 1,490</b>
Net Interest Income	5,734	5,443
Provision for Loan Losses	641	2,122
<b>Net Interest Income After Provision</b>	<b>\$ 5,093</b>	<b>\$ 3,321</b>
Service Charges on Deposits	935	1,273
Other Operating Income	169	178
Net Realized Gains on Sales of Loans & OREO	65	-
<b>Total Other Income</b>	<b>\$ 1,169</b>	<b>\$ 1,451</b>
<b>OPERATING EXPENSE</b>		
Personnel Expense	2,871	2,886
Occupancy and Equipment	831	916
Data Processing	443	425
Other Operating Expenses	1,380	1,242
<b>Total Operating Expense</b>	<b>\$ 5,525</b>	<b>\$ 5,469</b>
<b>Income Before Provision For Income Taxes</b>	<b>\$ 737</b>	<b>\$ (697)</b>
<b>Provision For Taxes</b>	<b>\$ 247</b>	<b>\$ (368)</b>
<b>NET INCOME</b>	<b>\$ 490</b>	<b>\$ (329)</b>