



MISSION VALLEY BANCORP FINANCIAL REPORT

Period Ended September 30, 2012

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

www.MissionValleyBank.com



Statement of Condition

IN THOUSANDS – UNAUDITED

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IN THOUSANDS – UNAUDITED



SEPTEMBER 30,	2012	2011
ASSETS		
Cash and Due From Banks	\$ 19,669	\$ 20,206
Federal Funds Sold	22,310	14,205
Securities	23,101	23,951
Loans, net	170,548	173,746
Bank Premises and Equipment	554	947
Other Assets	9,696	9,400
Total Assets	\$ 245,878	\$ 242,455
LIABILITIES		
Deposits		
Interest Bearing	\$ 123,747	\$ 117,985
Non Interest Bearing	79,334	65,982
Total Deposits	203,081	183,967
Other Liabilities	12,924	29,220
Total Liabilities	\$ 216,005	\$ 213,187
CAPITAL		
Common Stock	\$ 9,917	\$ 9,917
Preferred Stock	14,916	14,916
Retained Earnings	4,487	3,606
Current Earnings	347	608
Accumulated Other Comprehensive Income	206	221
Total Capital	\$ 29,873	\$ 29,268
TOTAL LIABILITIES AND CAPITAL	\$ 245,878	\$ 242,455

SEPTEMBER 30,	2012	2011
INTEREST INCOME		
Interest and Fees on Loans	\$ 8,949	\$ 9,471
Income on Federal Funds Sold	43	39
Interest on Securities	376	395
Other Interest Income	95	109
Total Interest Income	\$ 9,463	\$ 10,014
INTEREST EXPENSE		
Time and Savings Deposits	\$ 740	\$ 1,087
Other Interest Expense	270	347
Total Interest Expense	\$ 1,010	\$ 1,434
Net Interest Income	\$ 8,453	\$ 8,580
Provision for Loan Losses	1,402	1,131
Net Interest Income After Provision	\$ 7,051	\$ 7,449
Service Charges on Deposits	\$ 1,421	\$ 1,391
Other Operating Income	329	272
Gain on Sale of Loans	402	19
Gain on Sale of Securities	54	0
Gain on Sale of OREO	0	89
Total Other Income	\$ 2,206	\$ 1,771
OPERATING EXPENSE		
Personnel Expense	\$ 4,620	\$ 4,391
Occupancy and Equipment	1,370	1,253
Data Processing	591	653
Other Operating Expenses	2,150	2,030
Total Operating Expense	\$ 8,731	\$ 8,327
Income Before Provision For Income Taxes	\$ 526	\$ 893
Provision For Taxes	179	285
NET INCOME	\$ 347	\$ 608