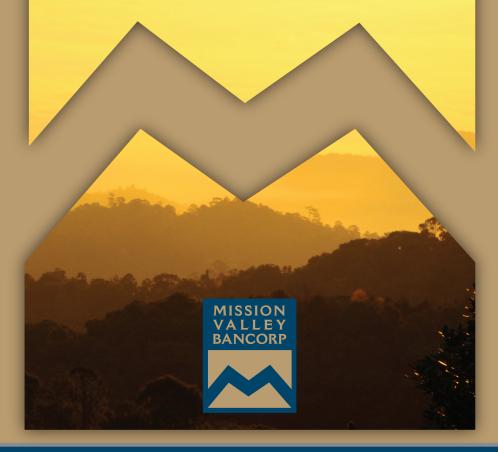
MISSION VALLEY BANCORP FINANCIAL STATEMENTS 2015

PERIOD ENDING JUNE 30, 2015



Statement of Condition

In Thousands - Unaudited



Statement of Operations In Thousands - Unaudited

JUNE 30		2015	2014
ASSETS			
Cash and Due from Banks	\$	17,305	\$ 22,750
Federal Funds Sold		43,760	22,380
Securities		19,571	23.446
Loans, net		178,395	174,569
Bank Premises and Equipment	t	299	362
Other Assets		10,663	10,055
Total Assets	\$	269,993	\$ 253,562
LIABILITIES			
Deposits			
Interest Bearing	\$	127,857	\$ 118,247
Non-Interest Bearing		101,297	94,812
Total Deposits	\$	229,154	\$213,059
Other Liabilities		8,358	8,765
Total Liabilities	\$	237,512	\$ 221,824
CAPITAL			
Common Stock	\$	12,747	\$ 9,917
Preferred Stock	Ψ	10,336	14,916
Retained Earnings		8,215	6.411
Current Earnings		1,246	610
Accumulated other		_,	
Comprehensive Income		(63)	(116)
Total Capital	\$	32,481	\$ 31,738
TOTAL LIABILITIES			
AND CAPITAL	\$	269,993	\$ 253,562

JUNE 30		2015		2014
INTEREST INCOME				
Interest and Fees on Loans	\$	5,685	\$	5,216
Income on Federal Funds Sold		43		42
Interest on Securities		173		210
Other Interest Income		144		121
Total Interest Income	\$	6,045	\$	5,589
INTEREST EXPENSE				
Time and Savings Deposits	\$	234	\$	287
Other Interest Expense	*	55	Ψ	54
Total Interest Expense	\$	289	\$	341
Net Interest Income	\$	5,756	\$	5,248
Provision for Loan Losses		_		(86)
Net Interest Income	_			
After Provision	\$	5,756	\$	5,334
Service Charges on Deposits	\$	509	\$	653
Other Operating Income		501		464
Gain on Sale of Loans		528		141
Gain on Sale of Securities		_		16
Total Other Income	\$	1,538	\$	1,274
OPERATING EXPENSE				
Personnel Expense	\$	3,017	\$	3,196
Occupancy and Equipment	Ψ	774	Ψ	715
Data Processing		273		246
Other Operating Expenses		1,202		1,509
Total Operating Expense	\$	5,266	\$	5,666
Income Before Provision for	•	•	•	,
Income Taxes	\$	2,028	\$	942
Provision for Taxes		782		332
NET INCOME	\$	1,246	\$	610



