



### Statement of Condition

In Thousands - Unaudited

	SEPTEMBER 30, 2017	DECEMBER 31, 2016
<b>ASSETS</b>		
Cash and Due from Banks	\$ 22,359	\$ 22,401
Federal Funds Sold	21,550	36,395
Securities	17,653	17,063
Loans, net	241,738	239,393
Bank Premises and Equipment	290	284
Other Assets	13,911	9,862
<b>TOTAL ASSETS</b>	<b>\$ 317,501</b>	<b>\$ 325,398</b>
<b>LIABILITIES</b>		
Deposits		
Interest Bearing	\$ 108,397	\$ 121,731
Non-Interest Bearing	158,930	156,248
<b>Total Deposits</b>	<b>\$ 267,327</b>	<b>\$ 277,979</b>
Senior Notes		
	10,336	---
Other Liabilities		
	9,392	9,820
<b>Total Liabilities</b>	<b>\$ 287,055</b>	<b>\$ 287,799</b>
<b>CAPITAL</b>		
Common Stock	\$ 12,747	\$ 12,747
Preferred Stock*	---	10,336
Retained Earnings	14,548	11,164
Current Earnings	3,210	3,478
Accumulative Other Comprehensive (Loss)	(59)	(126)
<b>Total Capital</b>	<b>\$ 30,446</b>	<b>\$ 37,599</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$ 317,501</b>	<b>\$ 325,398</b>

\*During the third quarter the Company redeemed its Community Development Capital Investment (CDCI) (Formerly TARP/CPPI) to the Treasury in exchange for short term private debt issued for a term of 5 years at 5.23% as the CDCI rate was scheduled to increase to 9% in 2018.

MissionValleyBank.com



### Statement of Operations

In Thousands, Except Per Share Data - Unaudited

	THREE MONTHS ENDED SEPTEMBER 30		NINE MONTHS ENDED SEPTEMBER 30	
	SEPTEMBER 2017	SEPTEMBER 2016	SEPTEMBER 2017	SEPTEMBER 2016
<b>INTEREST INCOME</b>				
Interest and Fees on Loans	\$ 3,353	\$ 3,175	\$ 9,939	\$ 8,742
Income on Federal Funds Sold	102	22	212	124
Interest on Securities	74	83	230	243
Other Interest Income	52	53	201	176
<b>Total Interest Income</b>	<b>\$ 3,581</b>	<b>\$ 3,333</b>	<b>\$ 10,582</b>	<b>\$ 9,285</b>
<b>INTEREST EXPENSE</b>				
Deposits	\$ 88	\$ 99	\$ 270	\$ 293
Other Interest Expense	124	35	220	100
<b>Total Interest Expense</b>	<b>\$ 212</b>	<b>\$ 134</b>	<b>\$ 490</b>	<b>\$ 393</b>
<b>Net Interest Income</b>	<b>\$ 3,369</b>	<b>\$ 3,199</b>	<b>\$ 10,092</b>	<b>\$ 8,892</b>
Provision for Loan Losses	---	250	61	255
<b>Net Interest Income After Provision</b>	<b>\$ 3,369</b>	<b>\$ 2,949</b>	<b>\$ 10,031</b>	<b>\$ 8,637</b>
<b>Other Income</b>				
Service Charges on Deposits	\$ 352	\$ 287	\$ 991	\$ 886
Other Operating Income	479	448	1,463	1,231
Gain on Sale of Loans	414	92	1,195	839
<b>Total Other Income</b>	<b>\$ 1,245</b>	<b>\$ 827</b>	<b>\$ 3,649</b>	<b>\$ 2,956</b>
<b>OPERATING EXPENSE</b>				
Personnel Expense	\$ 1,729	\$ 1,630	\$ 4,979	\$ 4,673
Occupancy and Equipment	354	353	1,051	1,022
Data Processing	168	145	459	414
Other Operating Expenses	819	666	2,160	1,880
<b>Total Operating Expense</b>	<b>\$ 3,070</b>	<b>\$ 2,794</b>	<b>\$ 8,649</b>	<b>\$ 7,989</b>
<b>Income Before Provision for Income Taxes</b>	<b>\$ 1,544</b>	<b>\$ 982</b>	<b>\$ 5,031</b>	<b>\$ 3,604</b>
<b>Provision for Taxes</b>	<b>547</b>	<b>395</b>	<b>1,821</b>	<b>1,414</b>
<b>NET INCOME</b>	<b>\$ 997</b>	<b>\$ 587</b>	<b>\$ 3,210</b>	<b>\$ 2,190</b>
<b>EARNINGS PER SHARE</b>				
Basic	\$ 0.30	\$ 0.17	\$ 0.96	\$ 0.64
Diluted	\$ 0.30	\$ 0.17	\$ 0.96	\$ 0.64