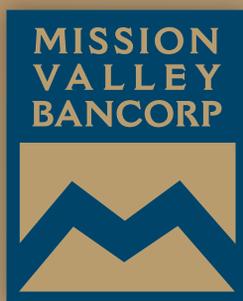


MISSION VALLEY BANCORP

FINANCIAL STATEMENTS

PERIOD ENDED JUNE 30, 2014



Statement of Condition

In Thousands - Unaudited



Statement of Operations

In Thousands - Unaudited

| JUNE 30, | 2014 | 2013 |
|---|-------------------|-------------------|
| ASSETS | | |
| Cash and Due from Banks | \$ 22,750 | \$ 21,044 |
| Federal Funds Sold | 22,380 | 30,320 |
| Securities | 23,446 | 27,505 |
| Loans, net | 174,569 | 166,589 |
| Bank Premises and Equipment | 362 | 483 |
| Other Assets | 10,055 | 9,681 |
| Total Assets | \$ 253,562 | \$ 255,622 |
| LIABILITIES | | |
| Deposits | | |
| Interest Bearing | \$ 118,247 | 134,341 |
| Non-Interest Bearing | 94,812 | 81,855 |
| Total Deposits | \$ 213,059 | \$ 216,196 |
| Other Liabilities | 8,765 | 8,804 |
| Total Liabilities | \$ 221,824 | \$ 225,000 |
| CAPITAL | | |
| Common Stock | \$ 9,917 | \$ 9,917 |
| Preferred Stock | 14,916 | 14,916 |
| Retained Earnings | 6,411 | 5,027 |
| Current Earnings | 610 | 947 |
| Accumulative Other Comprehensive Income | (116) | (185) |
| Total Capital | \$ 31,738 | \$ 30,622 |
| TOTAL LIABILITIES AND CAPITAL | \$ 253,562 | \$ 255,622 |

| JUNE 30, | 2014 | 2013 |
|--|-----------------|-----------------|
| INTEREST INCOME | | |
| Interest and Fees on Loans | \$ 5,216 | \$ 5,895 |
| Income on Federal Funds Sold | 42 | 32 |
| Interest on Securities | 210 | 251 |
| Other Interest Income | 121 | 87 |
| Total Interest Income | \$ 5,589 | \$ 6,265 |
| INTEREST EXPENSE | | |
| Time and Savings Deposits | \$ 287 | \$ 461 |
| Other Interest Expense | 54 | 78 |
| Total Interest Expense | \$ 341 | \$ 539 |
| Net Interest Income | \$ 5,248 | \$ 5,726 |
| Provision for Loan Losses | (86) | — |
| Net Interest Income After Provision | \$ 5,334 | \$ 5,726 |
| Service Charges on Deposits | \$ 653 | \$ 602 |
| Other Operating Income | 464 | 420 |
| Gain on Sale of Loans | 141 | 224 |
| Gain on Sale of Securities | 16 | — |
| Loss on Sale of OREO | — | (2) |
| Total Other Income | \$ 1,274 | \$ 1,244 |
| OPERATING EXPENSE | | |
| Personnel Expense | \$ 3,196 | \$ 3,021 |
| Occupancy and Equipment | 715 | 826 |
| Data Processing | 246 | 293 |
| Other Operating Expenses | 1,509 | 1,324 |
| Total Operating Expense | \$ 5,666 | \$ 5,464 |
| Income (Loss) Before Provision for Income Taxes | \$ 942 | \$ 1,506 |
| Provision for Taxes | 332 | 559 |
| NET INCOME (LOSS) | \$ 610 | \$ 947 |



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