



FOR IMMEDIATE RELEASE
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MISSION VALLEY BANK AWARDED PREFERRED LENDER PROGRAM (PLP) STATUS

Sun Valley, California... Mission Valley Bank – the sole subsidiary of Mission Valley Bancorp (OTCBB: MVLY.OB), announced today that the Bank has been awarded *Preferred Lender Program (PLP) status* by the U. S. Small Business Administration.

Tamara Gurney, President and CEO of Mission Valley Bank stated -- “Being awarded Preferred Lender status is not only a testament to Mission Valley Bank’s expertise in providing sound, creative financial solutions – but more importantly, enhances the bank’s ability to provide fast, flexible, U. S. Government Guaranteed financing to growing businesses throughout the San Fernando and Santa Clarita Valley’s.”

Vladimir Victorio, Senior Vice President of the Bank’s Specialized Lending Division (who oversees all of the Bank’s SBA lending) stated “I am very excited about our PLP status. Our PLP status greatly speeds up the funding process to our end borrower, enabling us to assist these growing businesses faster and in turn bolstering the financial health of the communities we serve.”

Gurney continued, “Mission Valley Bank was established with the core principle to provide unique financial solutions to growing, small to mid-sized businesses throughout the markets we serve. Many of these businesses have been overlooked and/or undervalued by our competitors. Oftentimes these businesses don’t easily fit into the ‘cookie cutter’ style of banking and financing that the majority of our competition prescribes to.” “We are here to ‘change the shape of the box’ and work with our clients to find what exactly is best for them and their business.”

Since beginning operations in 2001, Mission Valley Bank has continued its steady growth and superior performance. The Bank’s total assets have reached \$184 million, with loans reaching \$140 million and total deposits of \$139 million (un-audited 12/31/06). Additionally, Bauer Financial, Inc., widely recognized for its rating of the nation’s banks, for the 5th consecutive quarter assigned Mission Valley Bank its five-star “SUPERIOR” rating (Bauer’s highest rating), indicating the bank is one of the safest in the United States. The Bank’s Specialized Lending Division, while only a year old, has assisted more than 50 businesses with nearly \$15 million in financing.

Mission Valley Bank is a full-service, independent bank with branch offices in Sun Valley and Valencia, California.

www.missionvalleybank.com