



MISSION VALLEY BANK

SUN VALLEY OFFICE
9116 Sunland Boulevard
Sun Valley, CA 91352
(818) 394-2300

CENTRE POINTE OFFICE
26415 Carl Boyer Drive
Santa Clarita, CA 91350
(661) 253-9500

VALENCIA OFFICE
25060 West Avenue Stanford
Valencia, CA 91355
(661) 775-4100



MISSION VALLEY BANK

Financial Report

Period Ended June 30, 2008

Statement of Condition

In Thousands

(Unaudited)

June 30, 2008 June 30, 2007

ASSETS

Cash and Due From Banks	\$13,703	\$16,647
Federal Funds Sold	2,885	340
Securities	7,196	13,853
Net Loans	164,696	162,420
Bank Premises and Equipment	2,692	1,922
Other Assets	6,509	6,602

Total Assets **\$197,680** **\$201,784**

LIABILITIES

Deposits		
Interest Bearing	103,119	103,765
Non Interest Bearing	52,858	48,698
Total Deposits	\$155,977	\$152,463

Other Liabilities **\$23,491** **\$32,441**

Total Liabilities **\$179,468** **\$184,904**

CAPITAL

Common Stock	9,477	9,452
Surplus	5,000	5,000
Undivided Profits	3,355	1,935
Current Earnings	433	666
Net Unrealized Gain (Loss) on		
Securities Available for Sale	(53)	(173)

Total Capital **\$18,212** **\$16,880**

Total Liabilities and Capital **\$197,680** **\$201,784**

Statement of Operations

In Thousands

(Unaudited)

June 30, 2008 June 30, 2007

INTEREST INCOME

Interest and Fees on Loans	\$6,157	\$5,821
Income on Federal Funds Sold	50	38
Interest on Securities	337	430
Total Interest Income	\$6,544	\$6,289

INTEREST EXPENSE

Time and Savings Deposits	1,754	1,642
Other Interest Expense	410	646
Total Interest Expense	\$2,164	\$2,288

NET INTEREST INCOME 4,380 4,001

Provision for Loan Losses 297 325

NET INTEREST INCOME AFTER PROVISION \$4,083 \$3,676

Service Charges on Deposits 1,004 826

Other Operating Income 341 438

Total Other Income **\$1,345** **\$1,264**

OPERATING EXPENSE

Personnel Expense	2,398	2,053
Occupancy and Equipment	919	500
Data Processing	286	286
Other Operating Expenses	1,244	1,053
Total Operating Expense	\$4,847	\$3,892

INCOME BEFORE PROVISION FOR INCOME TAXES \$581 \$1,048

PROVISION FOR TAXES \$148 \$382

NET INCOME \$433 \$666