



**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 September 30, 2008**

# Statement of Condition

In Thousands

(Unaudited)

# Statement of Operations

In Thousands

(Unaudited)

Sept 30, 2008    Sept 30, 2007

Sept 30, 2008    Sept 30, 2007

## ASSETS

Cash and Due From Banks	\$16,498	\$14,639
Federal Funds Sold	8,265	4,260
Securities	16,373	11,471
Net Loans	169,732	163,156
Bank Premises and Equipment	2,530	2,405
Other Assets	6,914	8,856
<b>Total Assets</b>	<b>\$220,312</b>	<b>\$204,787</b>

## LIABILITIES

Deposits		
Interest Bearing	107,840	101,125
Non Interest Bearing	56,117	53,974
<b>Total Deposits</b>	<b>\$163,956</b>	<b>\$155,099</b>
Other Liabilities	<b>\$37,984</b>	<b>\$32,416</b>
<b>Total Liabilities</b>	<b>\$201,940</b>	<b>\$187,515</b>

## CAPITAL

Common Stock	9,477	9,451
Surplus	5,000	5,000
Undivided Profits	3,266	1,845
Current Earnings	683	1,086
Net Unrealized Gain (Loss) on		
Securities Available for Sale	(54)	(110)
<b>Total Capital</b>	<b>\$18,371</b>	<b>\$17,272</b>
<b>Total Liabilities and Capital</b>	<b>\$220,312</b>	<b>\$204,787</b>

## INTEREST INCOME

Interest and Fees on Loans	\$9,227	\$9,025
Income on Federal Funds Sold	77	67
Interest on Securities	240	310
Other Interest Income	294	306
<b>Total Interest Income</b>	<b>\$9,838</b>	<b>\$9,708</b>

## INTEREST EXPENSE

Time and Savings Deposits	2,501	2,580
Other Interest Expense	615	1,006
<b>Total Interest Expense</b>	<b>\$3,116</b>	<b>\$3,586</b>

## NET INTEREST INCOME

Provision for Loan Losses	6,722	6,122
	466	431

## NET INTEREST INCOME AFTER PROVISION

	\$6,256	\$5,691
Service Charges on Deposits	1,435	1,253
Other Operating Income	526	652
<b>Total Other Income</b>	<b>\$1,961</b>	<b>\$1,905</b>

## OPERATING EXPENSE

Personnel Expense	3,649	3,166
Occupancy and Equipment	1,366	794
Data Processing	446	424
Other Operating Expenses	1,920	1,553
<b>Total Operating Expense</b>	<b>\$7,381</b>	<b>\$5,937</b>

## INCOME BEFORE PROVISION FOR INCOME TAXES

	\$836	\$1,659
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## PROVISION FOR TAXES

	\$153	\$573
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## NET INCOME

	\$683	\$1,086
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