



MISSION VALLEY BANK

FINANCIAL REPORT

PERIOD ENDED  
JUNE 30, 2006

# STATEMENT OF CONDITION

IN THOUSANDS  
(UNAUDITED)

	June 30, 2006	June 30, 2005
<b>ASSETS</b>		
Cash and Due From Banks	\$ 15,252	\$ 13,604
Federal Funds Sold	\$ 625	\$ 3,860
Securities	\$ 15,201	\$ 11,265
Net Loans	\$ 120,031	\$ 93,560
Bank Premises and Equipment	\$ 1,444	\$ 1,576
Other Assets	\$ 7,246	\$ 3,424
Total Assets	\$ 159,799	\$ 127,289
 <b>LIABILITIES</b>		
Deposits		
Interest Bearing	\$ 88,290	\$ 73,024
Non Interest Bearing	\$ 45,704	\$ 39,907
Total Deposits	\$ 133,994	\$ 112,931
Other Liabilities	\$ 10,160	\$ 4,438
Total Liabilities	\$ 144,154	\$ 117,369
 <b>CAPITAL</b>		
Common Stock	\$ 9,417	\$ 9,364
Surplus	\$ 5,000	
Undivided Profits	\$ 942	\$ 276
Current Earnings	\$ 599	\$ 354
Net Unrealized Gain (Loss) on Securities Available for Sale	\$ (313)	\$ (74)
Total Capital	\$ 15,645	\$ 9,920
Total Liabilities and Capital	\$ 159,799	\$ 127,289

# STATEMENT OF OPERATIONS

IN THOUSANDS  
(UNAUDITED)

	June 30, 2006	June 30, 2005
<b>INTEREST INCOME</b>		
Interest and Fees on Loans	\$ 3,748	\$ 2,817
Income on Federal Funds Sold	\$ 71	\$ 76
Interest on Securities	\$ 320	\$ 351
Other Interest Income	\$ 443	\$ -
Total Interest Income	\$ 4,582	\$ 3,244
<b>INTEREST EXPENSE</b>		
Time and Savings Deposits	\$ 1,115	\$ 690
Other Interest Expense	\$ 248	\$ 77
Total Interest Expense	\$ 1,363	\$ 767
<b>NET INTEREST INCOME</b>		
Provision for Loan Losses	\$ 295	\$ 197
<b>NET INTEREST INCOME AFTER PROVISION</b>		
Service Charges on Deposits	\$ 791	\$ 562
Other Operating Income	\$ 432	\$ 233
Total Other Income	\$ 1,223	\$ 795
<b>OPERATING EXPENSE</b>		
Personnel Expense	\$ 1,665	\$ 1,305
Occupancy and Equipment	\$ 480	\$ 363
Data Processing	\$ 223	\$ 165
Other Operating Expenses	\$ 935	\$ 693
Total Operating Expense	\$ 3,303	\$ 2,526
<b>INCOME BEFORE PROVISION FOR INCOME TAXES</b>		
PROVISION FOR TAXES	\$ 844	\$ 549
<b>NET INCOME</b>	\$ 245	\$ 195
	\$ 599	\$ 354



## MISSION VALLEY BANK

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