

[www.MissionValleyBank.com](http://www.MissionValleyBank.com)



*10<sup>th</sup> Anniversary*  
**MISSION VALLEY BANK**  
EST. 2001

**Corporate Offices &  
Sun Valley Office**

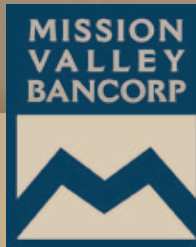
9116 Sunland Boulevard  
Sun Valley, CA 91352  
(818) 394-2300

**Centre Pointe Branch &  
Business Banking Office**

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

**Valencia Office**

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



Success is a Journey,  
Not a Destination...

**Financial Report**  
Period Ended September 30, 2011

# Statement of Condition

In Thousands – Unaudited

# Statement of Condition

In Thousands – Unaudited



September 30,	2011	2010
<b>ASSETS</b>		
Cash and Due From Banks	\$ 20,206	\$ 12,471
Federal Funds Sold	14,205	15,879
Securities	23,951	27,446
Net Loans	173,746	189,518
Bank Premises and Equipment	947	1,376
Other Assets	9,400	10,281
<b>Total Assets</b>	<b>\$ 242,455</b>	<b>\$ 256,971</b>
<b>LIABILITIES</b>		
Deposits		
Interest Bearing	117,985	136,011
Non Interest Bearing	65,982	59,078
Total Deposits	\$ 183,967	\$ 195,089
Other Liabilities	\$ 29,220	\$ 33,688
<b>Total Liabilities</b>	<b>\$ 213,187</b>	<b>\$ 228,777</b>
<b>CAPITAL</b>		
Common Stock	9,917	9,717
Preferred Stock	14,916	14,916
Retained Earnings	3,606	3,183
Additional Paid in Capital	-	-
Current Earnings	608	(4)
Net Unrealized Gain (loss)		
On Securities for Sale	221	382
<b>Total Capital</b>	<b>\$ 29,268</b>	<b>\$ 28,194</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$ 242,455</b>	<b>\$ 256,971</b>

September 30,	2011	2010
<b>INTEREST INCOME</b>		
Interest and Fees on Loans	\$ 9,471	\$ 9,713
Income on Federal Funds Sold	39	23
Interest on Securities	395	601
Other Interest Income	109	74
<b>Total Interest Income</b>	<b>\$ 10,014</b>	<b>\$ 10,411</b>
<b>INTEREST EXPENSE</b>		
Time and Savings Deposits	1,087	1,547
Other Interest Expense	347	596
<b>Total Interest Expense</b>	<b>\$ 1,434</b>	<b>\$ 2,143</b>
Net Interest Income	8,580	8,268
Provision for Loan Losses	1,131	2,316
<b>Net Interest Income After Provision</b>	<b>\$ 7,449</b>	<b>\$ 5,953</b>
Service Charges on Deposits	1,391	1,840
Other Operating Income	272	261
Net Realized Gains on Sales of Loans & OREO	19	-
	89	-
<b>Total Other Income</b>	<b>\$ 1,771</b>	<b>\$ 2,100</b>
<b>OPERATING EXPENSE</b>		
Personnel Expense	4,391	4,323
Occupancy and Equipment	1,253	1,361
Data Processing	653	639
Other Operating Expenses	2,030	1,943
<b>Total Operating Expense</b>	<b>\$ 8,327</b>	<b>\$ 8,266</b>
<b>Income Before Provision For Income Taxes</b>	<b>\$ 893</b>	<b>\$ (213)</b>
<b>Provision For Taxes</b>	<b>\$ 285</b>	<b>\$ (208)</b>
<b>NET INCOME</b>	<b>\$ 608</b>	<b>\$ (4)</b>