



MISSION VALLEY BANCORP

FINANCIAL REPORT

Period Ended March 31, 2012

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

www.MissionValleyBank.com



Statement of Condition

IN THOUSANDS – UNAUDITED

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IN THOUSANDS – UNAUDITED



MARCH 31,	2012	2011
ASSETS		
Cash and Due From Banks	\$ 19,197	\$ 18,484
Federal Funds Sold	22,660	20,335
Securities	24,360	25,923
Loans, net	176,901	180,307
Bank Premises and Equipment	737	1,156
Other Assets	9,223	9,224
Total Assets	\$ 253,078	\$ 255,429
LIABILITIES		
Deposits		
Interest Bearing	\$ 119,644	\$ 129,578
Non Interest Bearing	74,702	63,614
Total Deposits	194,346	193,192
Other Liabilities	28,987	33,484
Total Liabilities	\$ 223,333	\$ 226,676
CAPITAL		
Common Stock	\$ 9,917	\$ 9,717
Preferred Stock	14,916	14,916
Retained Earnings	4,639	3,826
Current Earnings	108	150
Net Unrealized Gain (Loss) on Securities for Sale	165	144
Total Capital	\$ 29,745	\$ 28,753
TOTAL LIABILITIES AND CAPITAL	\$ 253,078	\$ 255,429

MARCH 31,	2012	2011
INTEREST INCOME		
Interest and Fees on Loans	\$ 3,018	\$ 3,251
Income on Federal Funds Sold	19	13
Interest on Securities	132	144
Other Interest Income	28	26
Total Interest Income	\$ 3,197	\$ 3,434
INTEREST EXPENSE		
Time and Savings Deposits	\$ 261	\$ 394
Other Interest Expense	115	115
Total Interest Expense	\$ 376	\$ 509
Net Interest Income	\$ 2,821	\$ 2,925
Provision for Loan Losses	425	641
Net Interest Income After Provision	\$ 2,396	\$ 2,284
Service Charges on Deposits	\$ 470	\$ 487
Other Operating Income	98	73
Gain on sale of Securities	54	0
Gain on Sale of OREO	0	45
Total Other Income	\$ 622	\$ 605
OPERATING EXPENSE		
Personnel Expense	\$ 1,581	\$ 1,400
Occupancy and Equipment	439	418
Data Processing	213	226
Other Operating Expenses	588	636
Total Operating Expense	\$ 2,821	\$ 2,680
Income Before Provision For Income Taxes	\$ 197	\$ 209
Provision For Taxes	89	59
NET INCOME	\$ 108	\$ 150