



MISSION VALLEY BANCORP

FINANCIAL REPORT

Period Ended June 30, 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



JUNE 30,	2012	2011
ASSETS		
Cash and Due From Banks	\$ 19,159	\$ 19,451
Federal Funds Sold	13,350	21,530
Securities	24,126	25,360
Loans, net	180,399	175,402
Bank Premises and Equipment	642	1,049
Other Assets	9,628	9,692
Total Assets	\$ 247,304	\$ 252,484
LIABILITIES		
Deposits		
Interest Bearing	\$ 117,732	\$ 126,263
Non Interest Bearing	81,552	63,305
Total Deposits	199,284	189,568
Other Liabilities	18,543	33,970
Total Liabilities	\$ 217,827	\$ 223,538
CAPITAL		
Common Stock	\$ 9,917	\$ 9,717
Preferred Stock	14,916	14,916
Retained Earnings	4,502	3,637
Current Earnings	(43)	490
Accumulated Other Comprehensive Income	185	186
Total Capital	\$ 29,477	\$ 28,946
TOTAL LIABILITIES AND CAPITAL	\$ 247,304	\$ 252,484

JUNE 30,	2012	2011
INTEREST INCOME		
Interest and Fees on Loans	\$ 5,998	\$ 6,365
Income on Federal Funds Sold	31	26
Interest on Securities	260	277
Other Interest Income	71	73
Total Interest Income	\$ 6,360	\$ 6,741
INTEREST EXPENSE		
Time and Savings Deposits	\$ 507	\$ 759
Other Interest Expense	207	232
Total Interest Expense	\$ 714	\$ 991
Net Interest Income	\$ 5,646	\$ 5,750
Provision for Loan Losses	1,202	641
Net Interest Income After Provision	\$ 4,444	\$ 5,109
Service Charges on Deposits	\$ 961	\$ 935
Other Operating Income	209	154
Gain on Sale of Loans	56	19
Gain on Sale of Securities	54	0
Gain on Sale of OREO	0	45
Total Other Income	\$ 1,280	\$ 1,153
OPERATING EXPENSE		
Personnel Expense	\$ 3,192	\$ 2,871
Occupancy and Equipment	885	831
Data Processing	398	443
Other Operating Expenses	1,345	1,380
Total Operating Expense	\$ 5,820	\$ 5,525
Income Before Provision For Income Taxes	\$ (96)	\$ 737
Provision For Taxes	(53)	247
NET INCOME	\$ (43)	\$ 490