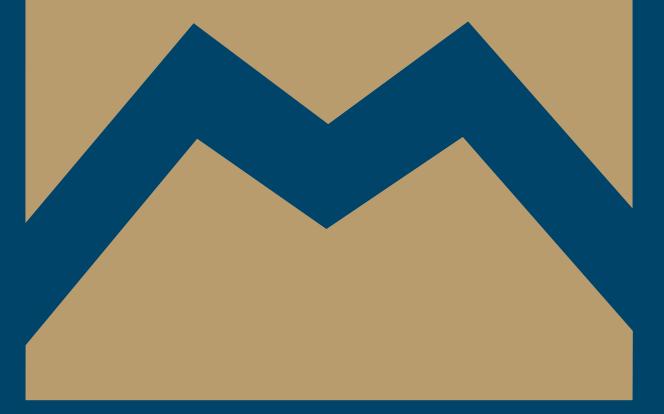


FINANCIAL STATEMENTS

PERIOD ENDED SEPTEMBER 30, 2013



Statement of Condition

In Thousands - Unaudited



Statement of Operations In Thousands - Unaudited

SEPTEMBER 30,	2013	2012	SEPTEMBER 30,		2013		2012
ASSETS			INTEREST INCOME				
Cash and Due from Banks	\$ 20,361	\$ 19,669	Interest and Fees on Loans	\$	8,571	\$	8,949
Federal Funds Sold	35,185	22,310	Income on Federal Funds Sold		56		43
Securities	28,060	23,101	Interest on Securities		378		376
Loans, net	175,980	170,548	Other Interest Income		121		95
Bank Premises and Equipment	425	554	Total Interest Income	\$	9,126	\$	9,463
Other Assets	9,448	9,696	INTEREST EXPENSE				
Total Assets	\$ 269,459	\$ 245,878	Time and Savings Deposits	\$	679	\$	740
Iolai Assels	3 209,409	\$ 245,676	Other Interest Expense	Ÿ	106	Ÿ	270
LIABILITIES			Total Interest Expense	\$	785	\$	1,010
Deposits							
Interest Bearing	\$ 136,442	123,747	Net Interest Income	\$	8,341	\$	8,453
Non-Interest Bearing	93,649	79,334	Provision for Loan Losses		_		1,402
Total Deposits	\$ 230,091	\$ 203,081	Net Interest Income After Provision	\$	8,341	\$	7,051
Other Liabilities	8,581	12,924					
Other Liabilities	0,561	12,924	Service Charges on Deposits	\$	916	\$	1,421
Total Liabilities	\$ 238,672	\$ 216,005	Other Operating Income		644		329
iotai Liabilities	\$ 230,072	\$ 210,003	Gain on Sale of Loans		257		402
CAPITAL			Gain on Sale of Securities		_		54
Common Stock	\$ 9,917	\$ 9,917	Loss on Sale of OREO		(2)		
Preferred Stock	14,916	14,916	Total Other Income	\$	1,815	\$	2,206
Retained Earnings	4,975	4,487					
Current Earnings	1,195	347	OPERATING EXPENSE		4.475		4.600
Net Unrealized Gain (Loss) on			Personnel Expense	\$	4,475	\$	4,620
Securities for Sale	(216)	206	Occupancy and Equipment		1,177		1,370
			Data Processing		435		591
Total Capital	\$ 30,787	\$ 29,873	Other Operating Expenses		2,167		2,150
			Total Operating Expense	\$	8,254	\$	8,731
TOTAL LIABILITIES	A 000 450	4 0 4 5 0 7 0	Income (Local Refere President				
AND CAPITAL	\$ 269,459	\$ 245,878	Income (Loss) Before Provision for Income Taxes	\$	1,902	\$	526
			Provision for Taxes	-	707	•	179

MissionValleyBank.com

NET INCOME (LOSS)

1,195

347