

FOR IMMEDIATE RELEASE
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**MISSION VALLEY BANCORP ANNOUNCES
ANOTHER RECORD QUARTER**

SUN VALLEY, Ca – President & CEO Tamara Gurney of Mission Valley Bancorp – (parent company of Mission Valley Bank) reports first quarter (March 31, 2014) earnings of \$360,000.

“I am pleased to report that Mission Valley Bancorp is off to a strong start for the first quarter of 2014 having achieved net income of \$360,000, up 13.4% from the record earnings reported for the same period in 2013. This follows year over year results of \$1.87 million at December 31, 2013 as compared to \$1.06 million for the same period in 2012. In part, I credit our steady earnings improvement to the somewhat painful lessons learned in recent years. Like most businesses that have survived the Great Recession, the past few years have taught our team how to do *more* with *less*. We have successfully streamlined operations and reduced expenses while still supporting production and maintaining an unmatched level of client service. While this was not an easy task, we are now beginning to realize the benefits of our efforts.”

In recent years, Mission Valley has looked to diversify revenue streams and strengthen core earnings by building upon the organizations less traditional service channels, including the successful expansion of the Bank’s SBA Lending and Merchant Bankcard Processing Divisions, as well as continued emphasis on Accounts Receivable Financing. All of these specialized areas are performing well.

Gurney continued, “Just as the economic uncertainties of recent years have prompted businesses to rethink how they operate, at Mission Valley we have learned that in order to continue to succeed we must also continue to rethink and adjust how we can best serve our clients in order to grow both *their businesses* and *ours*. As Trusted Advisors, we work with our clients to define smart economic solutions that will support each client’s unique goals and also allow each to be confident in their long-term financial decisions.”

Gurney concludes, “We continue to see positive indicators throughout the business communities we serve. The slight increases being noted in activity, sales and employment are all very encouraging and while we remain cautious, we are looking ahead with anticipation and the expectation of continued steady improvement for our Bank, our Community and our Shareholders. Mission Valley continues to maintain its Well Capitalized position with a Total Risk-Based Asset ratio of 19.9% -- far exceeding the federal guideline of 10% to maintain Well Capitalized status.”

About Mission Valley Bank

Mission Valley Bank is a full-service, independent, commercial bank specializing in the banking needs of small to medium businesses in the San Fernando & Santa Clarita Valleys. The Bank was chartered in July 2001, with a vision of local ownership and a commitment to providing financial solutions to meet the needs of its clients.

Forward-looking statements:

Certain matters discussed in this news release constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements are based upon current management expectations and, therefore, are subject to certain risks and uncertainties that could cause actual results, performance, or achievements to differ materially from those expressed, suggested, or implied by the forward-looking statements. Forward-looking statements are effective only as of the date that they are made and Mission Valley Bank assumes no obligation to update this information.

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