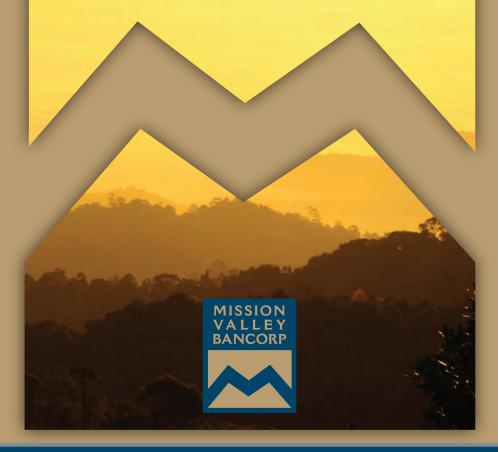
MISSION VALLEY BANCORP FINANCIAL STATEMENTS

2015

PERIOD ENDING SEPTEMBER 30, 2015



Statement of Condition

In Thousands - Unaudited



Statement of Operations In Thousands - Unaudited

SEPTEMBER 30,		2015		2014
ASSETS				
Cash and Due from Banks	\$	17,733	\$	20,116
Federal Funds Sold		39,590		31,495
Securities		18,985		22,571
Loans, net		193,413		175,964
Bank Premises and Equipment		269		370
Other Assets		10,154		9,490
Total Assets	<u>\$</u>	280,144	\$	260,006
LIABILITIES				
Deposits	_			
Interest Bearing	\$	127,800	\$	123,779
Non-Interest Bearing	_	110,665		95,325
Total Deposits	\$	238,465	\$	219,104
Other Liebilities		0.607		0.004
Other Liabilities	_	8,627		8,834
Total Liabilities	\$	247,092	Þ	227,938
CAPITAL				
Common Stock	\$	12,747	\$	9,917
Preferred Stock		10,336		14,916
Retained Earnings		8,199		6,359
Current Earnings		1,753		1,025
Accumulative Other				
Comprehensive Income	_	17		(149)
Total Capital	\$	33,052	\$	32,068
TOTAL LIABILITIES AND CAPITAL	\$	280,144	\$	260,006
AND VALUAL	—		<u>Ψ</u>	

SEPTEMBER 30,		2015		2014
INTEREST INCOME				
Interest and Fees on Loans	\$	8,344	\$	7,843
Income on Federal Funds Solo	d	71		58
Interest on Securities		253		302
Other Interest Income		181		156
Total Interest Income	\$	8,849	\$	8,359
INTEREST EXPENSE				
Time and Savings Deposits	\$	344	\$	417
Other Interest Expense		83		81
Total Interest Expense	\$	427	\$	498
Net Interest Income Provision for Loan Losses	\$	8,422	\$	7,861
		(6)		_
Net Interest Income After Provision	\$	8,428	\$	7,861
Service Charges on Deposits	\$	769	\$	964
Other Operating Income		747		719
Gain on Sale of Loans		687		340
Gain on Sale of Securities				16
Total Other Income	\$	2,203	\$	2,039
OPERATING EXPENSE				
Personnel Expense	\$	4,112	\$	4,748
Occupancy and Equipment		1,053		1,076
Data Processing		412		380
Other Operating Expenses		2,202		2,086
Total Operating Expense	\$	7,779	\$	8,290
Income Before Provision for Income Taxes	\$	2,852	\$	1,610
Provision for Taxes	Ψ	1,099	Ψ	585
NET INCOME	\$	1,753	\$	1,025
ITET INCOME	Ψ	1,733	Ψ	1,023



