

CannabisQuarterly

 NEWSLETTER

Banking on Growth, Innovation & Community


Q2
2025

Cannabis Banking with a Vision, Resilience & Results

IN THIS ISSUE:

- Cannabis industry shifts & economic indicators
- Q2 market trends
- Social equity, sustainability & innovation in action
- Financial tools that empower growth
- What's ahead: events, legislation & leadership

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Mid-Year Cannabis Banking Insights: **What We're Watching**

Federal Conversations Heat Up – With election season kicking into gear, federal banking access is once again a hot topic. While SAFE Banking still awaits Senate action, momentum is building behind broader cannabis

State-Led Innovation – As federal regulation lags, states continue to lead. Minnesota and Ohio are rolling out newly expanded programs, while California pilots digital payment and traceability integrations that could set national precedents.

Diversification & Vertical Integration – Cannabis businesses are expanding into wellness, beverages, and retail experiences. The most successful operators are those thinking beyond the bud and building lifestyle brands backed by strong financial strategies.

Investors Are Back—Cautiously – With stabilization in some markets and the potential for major policy shifts, investors are returning to the cannabis space—but they're asking tougher questions. Strong financial controls and banking relationships are becoming dealmakers.

CANNABIS INDUSTRY *by the* Numbers

\$38.6
Billion

U.S. cannabis sales reported through Q2—on pace to hit the \$38.6B projection for 2025

13
Countries

13 Countries now exploring cannabis decriminalization or trade reform

87%

87% of Gen Z consumers prefer digital payments—but only 42% of dispensaries offer them

428
Thousand

Over 428,000 U.S. cannabis industry jobs—and still growing

CLIENT
SPOTLIGHT

"At Mission Valley Bank, we have gained peace-of-mind knowing our finances are with a Bank that appreciates the cannabis community.

Their Cannabis Banking team knows the industry and is always ready to help us out.

Having a Bank we trust allows us to focus on what matters most - growing our business."

– Lonnie Jarvis
Owner/CEO, Safeport Cannabis Dispensaries



COMMUNITY & CULTURE:

Cannabis Beyond Business

From culinary festivals to educational podcasts, cannabis continues to break stereotypes and fuel cultural expression. Stay tuned for our summer spotlight series on the voices shaping the new narrative.

Hall of Flowers Ventura: A Strong Showing for SoCal Cannabis

We had an incredible time connecting with the cannabis community at Hall of Flowers Ventura in March. From new brands to long-time industry leaders, the energy on the show floor was undeniable. Our team had the opportunity to meet

with dozens of Southern California operators, discuss the future of cannabis banking, and share how Mission Valley Bank continues to support growth through personalized financial solutions.

MISSION VALLEY BANK

Solutions That Grow with You

Whether you're building a brand or expanding your footprint, Mission Valley Bank has the tools and insight to help:

CANNABIS BUSINESS CHECKING & SAVINGS

Designed for dispensaries, manufacturers, cultivators & distributors

CASH LOGISTICS

Secure pickup, transport & cash deposit services

DIGITAL PAYMENT SOLUTIONS

Contactless, compliant, and consumer-friendly

TREASURY MANAGEMENT SERVICES

Streamline large cash operations and reporting

& REGULATORY POLICY WATCH

The STATES 2.0 Framework –

A new bipartisan bill proposes letting states set cannabis policy while protecting interstate commerce.

Cannabis Reform in the 2025 Election – *Politico***Why Cannabis Needs Fed-Level Rules Now – *MJBizDaily***

UPCOMING EVENTS & NETWORKING

CannMed

June 17-20 | Pasadena, CA

Cannabis World Congress and Business Expo

June 4 -5 | Los Angeles, CA

Leaf Bowl Sponsored by Leaf Magazine
June 28 | Richmond, CA

Banking That Moves at the Speed of Your Business

Whether you're growing in L.A., expanding into new markets, or simply exploring what's next, Mission Valley Bank is here to help you navigate the path ahead—with financial solutions built for the cannabis industry and a team that knows your community.

Contact Us Today!

ONLINE

www.missionvalleybank.com/specialty-banking

OR

BY EMAIL

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