

Mission National Bank

ORGANIZATIONAL INFORMATION

3060 16th Street

San Francisco, CA 94103

Web Address: www.mnbsf.com

Number of Branches: 3

Certified CDFI: No

Minority Depository Institution: Yes



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	118,278	137,903	163,844	175,255	185,842
Total Loans & Leases (\$000)	98,310	112,539	137,385	145,616	145,912
Total Deposits (\$000)	101,020	122,759	143,007	154,962	164,374
Total Equity Cap (\$000)	10,773	12,125	13,673	15,656	16,495
Net Income (\$000)	1,225	1,527	1,653	1,924	992
Return on Average Assets (%)	1.04	1.20	1.12	1.10	1.11
Return on Average Equity (%)	11.94	13.41	12.96	13.22	12.33
Net Interest Margin (%)	5.04	5.12	5.11	4.68	5.26
Leverage Ratio (%)	8.90	8.90	8.54	8.63	8.99
Efficiency Ratio (%)	66.56	63.11	59.98	62.79	63.07
Non Performing Loans/Total Loans (%)	0.00	0.73	0.03	3.16	1.71
Net Chargeoffs/Avg Loans (%)	0.01	0.01	0.04	0.18	0.24
Loan Loss Reserves/Loans (%)	1.09	1.13	1.40	1.55	1.58

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Checking and Savings
Automatic Sweep	No	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	Yes	(9) Provide Credit Cards	Yes
Account Minimum	\$500	Wire Transfers	No	Provided directly	No
(2) Money Market Accounts	Yes	E-Bill Payment	Yes	Customer information shared with a partner institution?	No
Automatic Sweep	No	Investment Services	No	Credit check performed by bank?	No
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	Yes	Checking Account History	Yes	Integration with Software	No
Account Minimum	\$1,000	How many years	3 months	<i>If yes, identify which</i>	
(3) CDs & CDARS		Money Market Account History	Yes	Quickbooks	
CDARS Participant	Yes	How many years	3 months	Microsoft Money	
Maximum CD Term	5 years	Card Transaction Accounts	Yes	Quicken	
CDARS Protection	Yes	How many years	3 months	Peachtree	
(4) Maximum Deposit		Check Imaging	Yes	CSV File	
With CDARS	\$3 million	How many years	3 months	(11) Integration with Payroll	Yes
Without CDARS	\$250,000	(7) Wire Transfers		Administration systems	
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>		Fees	
Cost of Early Termination	6 months int.	Online	Yes	Variable, please inquire with bank	
Early Termination Delay	1 day	ACH for Direct Deposit	Yes		
(5) Off er overdraft protection?	Yes	Via Phone	No		
		Via Fax	Yes		