

**MISSION
BANK**

A.J. Antongiovanni
President and CEO

California
Community Banking
Network
November 2019

Our Core Purpose

To fuel and grow vibrant and prosperous communities

Our Vision

Mission Bank is the best business bank in California. Our brand represents the highest quality people and service. Business owners, organizational leaders and professionals desire to bank with us because of our reputation.

2028
Goal

Assets	\$8 Billion
Equity	\$725 Million
Annual Earnings	\$130 Million
ROAA	1.60%
ROAE	18%

Values and Behaviors

Integrity	Drive	Ownership	Collaboration
"Walk Your Talk"	"Good is the Enemy of Great"	"Run It Like you Own It"	"Team Before Self"
<ul style="list-style-type: none"> We act with fairness, consistency and sincerity. We demonstrate our values through our actions. We speak honestly and truthfully and keep our commitments. We do what is right for our customers, team members and shareholders. 	<ul style="list-style-type: none"> We seek out and embrace continuous improvement. We empower team members to challenge the status quo. We encourage and support member growth. 	<ul style="list-style-type: none"> We make decisions like we own Mission Bank. We make Mission Bank and our communities the best place to live and work. We accept responsibility for our decisions and performance. 	<ul style="list-style-type: none"> We consistently align team member goals with Mission Bank goals. We support and encourage open communication and promote unity among team members. We develop, implement and measure partnerships and alliances to accomplish Mission Bank's long-term goals. We respect and support group decisions.

Strategic Anchors

Human Capital

- The Foundation of our success is to attract, hire, train and promote the best people

Asset Quality and Internal Controls

- Maintain sound asset quality and internal controls to manage risk effectively as the Bank grows

Expense Control

- Maintain efficient operations through prudent expense controls

Best Business Banking Experience

- Our customers desire to bank with us because of our extensive personal service

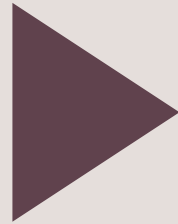
Revenue Growth

- Grow top line revenues to offset rising costs and provide opportunities for advancement

The Mission Bank Story

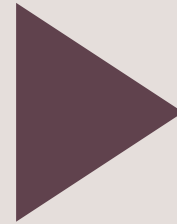
1998

Founded by Local Business Owners with \$5 million in Capital Raised from Friends and Family. Grown Capital to \$80 Million Primarily Through Earnings.



2013-2018

Increased ROA, ROE, Assets, Loans, Deposits, Profits and Share Price in each Period Since Merger with Mojave Desert in 2013.



Current

\$825 Million in Assets.
9 Business Banking Centers in Kern, LA, Ventura, Stockton Counties.
53% of Deposits in DDA.

Mission Bank's Key Strategic Elements

Niche

100% Focus on
Business banking



Human Capital

Dedicated
executive
committed to
develop talent
from within



Sales & Credit Expertise

ALL in one

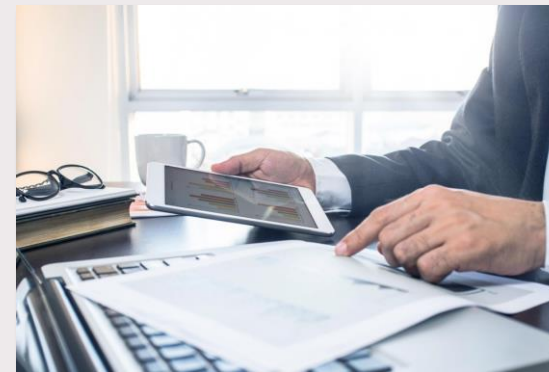
Sales and Treasury Mang. Expertise

ALL in one



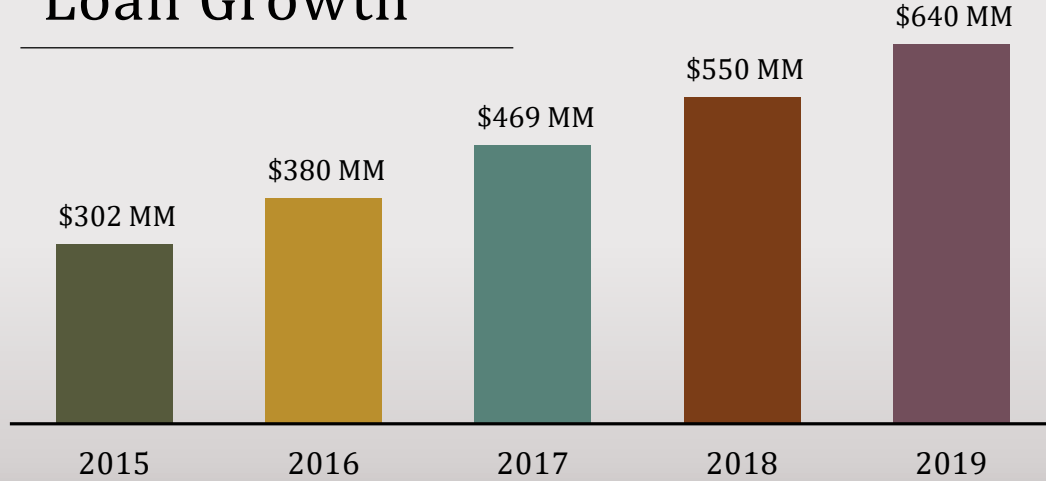
Business Banking Model

2,000 sf, no teller
line, 'universal
bankers' ONLY

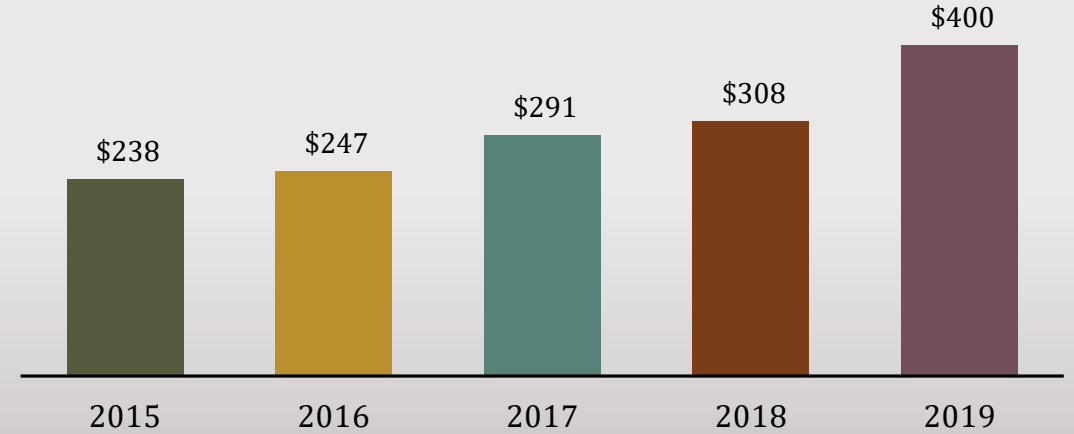


Mission Bank Trends in Key Financial Metrics

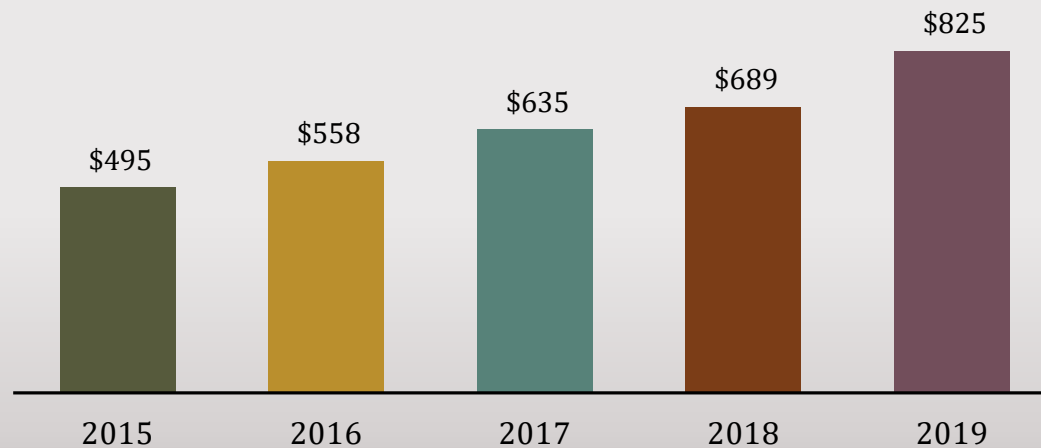
Loan Growth



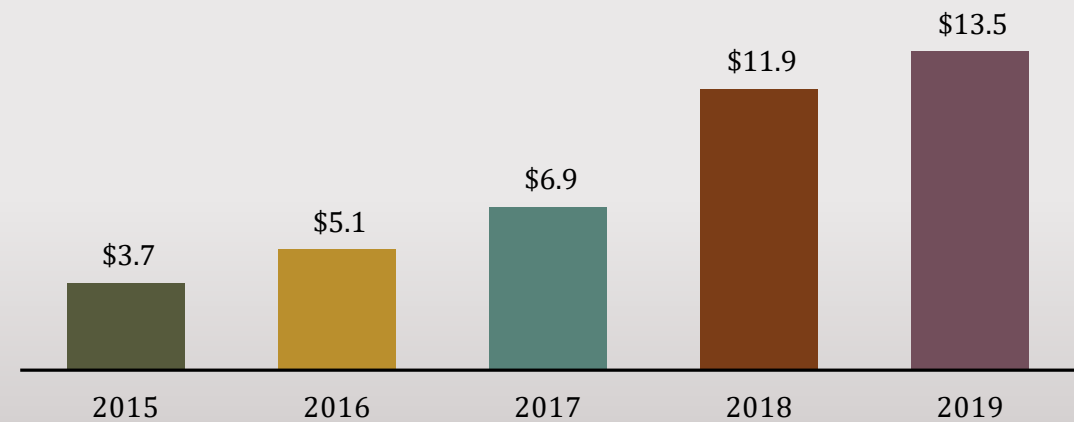
Demand Deposits Growth



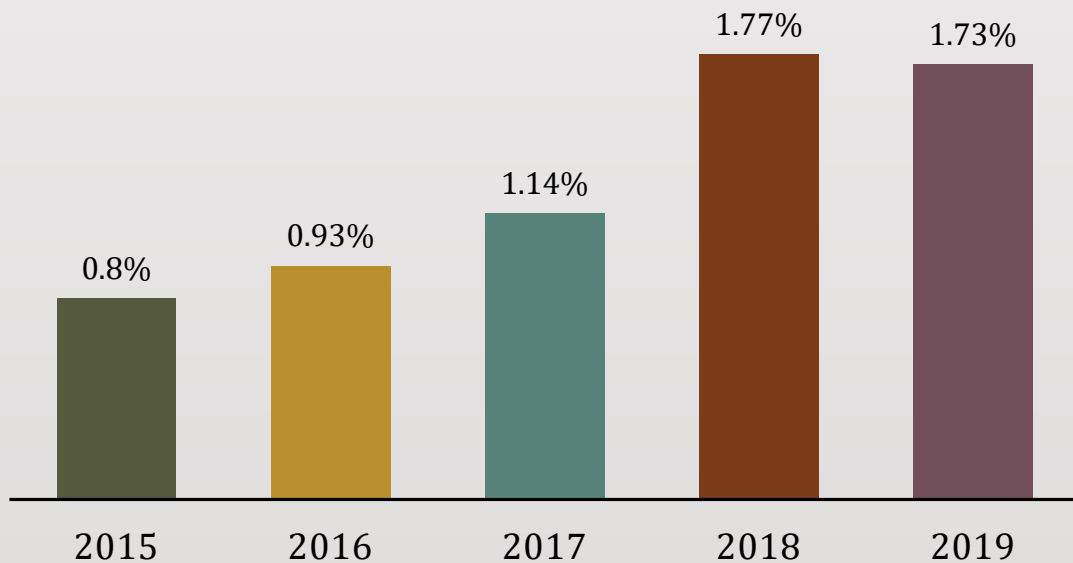
Asset Growth



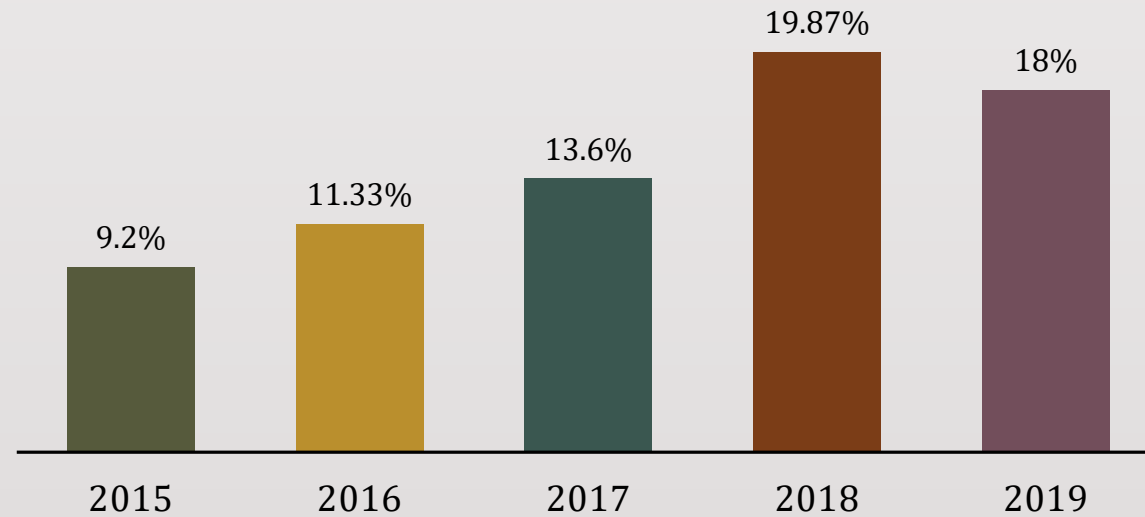
Net Income Growth



ROA



ROE



Mission Bank Trends in ROA and ROE



The Challenges

Low Interest Rates, NIM Compression

Slowing Loan Growth

Human Capital Constraints

Elizabeth Warren

SBA 7a Fee Income

Farmer Mac Fee Income

Management Team Prepared for

20 Years of Growth

Stock as Currency

The
Opportunities

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