

Equity Bank, S.S.B.

STATEMENT OF FINANCIAL CONDITION

December 31, 2009

in thousands

Assets

Cash and balances due from depository institutions	\$ 16,493
Overnight investments and securities	32,083
Loans and lease financing receivables	181,338
Premises and fixed assets	448
Intangible and other assets	12,141
Total Assets	\$ 242,503

Liabilities and Equity Capital

Deposits	\$ 217,386
Other liabilities	1,188
Total Liabilities	\$ 218,574
Equity capital	23,929
Total Liabilities and Equity Capital	\$ 242,503

Regulatory Capital at December 31, 2009:

<u>Category</u>	<u>Equity Bank*</u>	<u>Well Capitalized**</u>	<u>Adequately Capitalized**</u>
Tier 1 Leverage	9.51%	5.00%	4.00%
Tier 1 Risk Based	12.25%	6.00%	4.00%
Total Risk Based	13.51%	10.00%	8.00%

* Regulatory Capital calculated in accordance with FDIC regulations.

**The Capital Ratios for Equity Bank exceed the amounts required by the FDIC to be considered "adequately capitalized" and the highest standard of "well-capitalized."