

Equity Bank, S.S.B.

STATEMENT OF FINANCIAL CONDITION

March 31, 2009

in thousands

Assets

Cash and balances due from depository institutions	\$ 1,009
Overnight investments and securities	53,000
Loans and lease financing receivables	199,447
Premises and fixed assets	609
Intangible and other assets	7,776
Total Assets	\$ 261,841

Liabilities and Equity Capital

Deposits	\$ 233,983
Other liabilities	1,563
Total Liabilities	\$ 235,546
Equity capital	26,295
Total Liabilities and Equity Capital	\$ 261,841

Regulatory Capital at March 31, 2009:

<u>Category</u>	<u>Equity Bank*</u>	<u>Well Capitalized**</u>	<u>Adequately Capitalized**</u>
Tier 1 Leverage	9.85%	5.00%	4.00%
Tier 1 Risk Based	12.25%	6.00%	4.00%
Total Risk Based	13.50%	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."