

Equity Bank, S.S.B.

STATEMENT OF FINANCIAL CONDITION

June 30, 2010

in thousands

Assets

Cash and balances due from depository institutions	\$ 24,393
Overnight investments and securities	39,853
Loans and lease financing receivables	168,955
Premises and fixed assets	350
Intangible and other assets	15,788
Total Assets	\$ 249,339

Liabilities and Equity Capital

Deposits	\$ 224,808
Other liabilities	1,330
Total Liabilities	\$ 226,138
Equity capital	23,201
Total Liabilities and Equity Capital	\$ 249,339

Regulatory Capital at June 30, 2010:

<u>Category</u>	<u>Equity Bank*</u>	<u>Well Capitalized**</u>	<u>Adequately Capitalized**</u>
Tier 1 Leverage	8.98%	5.00%	4.00%
Tier 1 Risk Based	11.90%	6.00%	4.00%
Total Risk Based	13.15%	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."