

December 31, 2009

STATEMENT OF CONDITION

For the past 127 years, Equitable Bank has been committed to providing unparalleled service to our customers and good stewardship to our community. This commitment remains unchanged as we grow. As always, your deposits with Equitable Bank remain safe and secure. That same stability you've grown accustomed to will continue as we stay driven to do what is best for our customers.

December 31, 2009

Assets		
Cash and due from financial institutions		\$3,510,407
Federal Funds Sold		5,700,000
Time deposits with financial institutions		3,624,000
Securities		7,373,236
Federal Home Loan Bank stock, at cost		3,337,500
Loans, net of allowance for loan losses		156,449,202
Premises and equipment, net		6,154,552
Foreclosed assets, net		1,423,631
Other assets		5,535,381
Total assets		193,107,909
Liabilities and Capital		
Liabilities		
Deposits		
Non-interest bearing deposits		8,984,971
Interest-bearing deposits		126,698,682
Total deposits		135,683,653
Federal Home Loan Bank borrowings		37,265,338
Accrued interest payable and other liabilities		2,199,335
Total liabilities		175,148,326
Common stock in ESOP subject to contingent repurchase obligation		134,114
Equity and Regulatory Capital		17,825,469
Total liabilities and capital		\$193,107,909

(Dollars in thousands)	Amount	Ratio	Minimum Required to be Well Capitalized Under Prompt Corrective Action Provisions	
			Amount	Ratio
<u>December 31, 2009</u>				
Total capital (to risk-weighted assets)	\$17,921	11.99%	\$14,943	10.0%
Tier 1 (core) capital (to risk-weighted assets)	\$16,044	10.74%	\$8,966	6.0%
Tangible capital (to adjusted total assets)	\$16,044	8.38%	-	0.0%



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