

Equitable Financial Corp.

Selected Financial Data - Quarterly Trend

Unaudited

(Dollars in thousands, except per share amounts and percentages)

Quarter Ended Fiscal Year June 30,

	2020				2019			
	June 30	March 31	December 31	September 30	June 30	March 31	December 31	September 30
Selected Financial Data								
For the period:								
Interest income	\$ 3,748	\$ 3,949	\$ 4,029	\$ 3,879	\$ 3,734	\$ 3,393	\$ 3,266	\$ 3,164
Interest expense	\$ 1,356	\$ 1,110	\$ 1,092	\$ 1,075	\$ 972	\$ 796	\$ 673	\$ 612
Net interest income	\$ 2,392	\$ 2,839	\$ 2,937	\$ 2,804	\$ 2,762	\$ 2,597	\$ 2,593	\$ 2,552
Provision for loan losses	\$ 63	\$ 276	\$ 53	\$ 140	\$ 176	\$ 169	\$ 110	\$ 84
Noninterest income	\$ 2,022	\$ 955	\$ 1,503	\$ 1,337	\$ 1,085	\$ 753	\$ 842	\$ 759
Noninterest expense	\$ 3,529	\$ 3,059	\$ 3,256	\$ 2,967	\$ 3,334	\$ 2,594	\$ 2,806	\$ 2,551
Income tax expense	\$ 193	\$ 101	\$ 262	\$ 259	\$ 91	\$ 130	\$ 140	\$ 176
Net income	\$ 629	\$ 358	\$ 869	\$ 775	\$ 246	\$ 457	\$ 379	\$ 500
Period-end:								
Loans (net of deferred origination costs and ALLL)	\$ 342,643	\$ 318,909	\$ 312,829	\$ 304,891	\$ 300,087	\$ 285,376	\$ 271,775	\$ 268,424
Assets	\$ 395,356	\$ 367,629	\$ 357,020	\$ 336,662	\$ 330,234	\$ 323,456	\$ 292,341	\$ 289,837
Deposits	\$ 328,291	\$ 305,539	\$ 292,761	\$ 281,669	\$ 283,339	\$ 277,047	\$ 255,304	\$ 242,232
Shareholders' equity	\$ 37,260	\$ 36,410	\$ 37,193	\$ 36,445	\$ 36,979	\$ 37,115	\$ 37,037	\$ 36,958
Profitability Statistics								
Return on average assets	0.66%	0.40%	1.00%	0.93%	0.30%	0.59%	0.52%	0.70%
Return on average shareholders' equity	6.83%	3.89%	9.44%	8.44%	2.66%	4.93%	4.10%	5.44%
Average shareholders' equity to average assets	9.66%	10.16%	10.62%	11.01%	11.33%	12.04%	12.71%	12.82%
Common Stock Statistics								
Common shares outstanding	2,949,536	2,964,136	3,066,683	3,086,580	3,201,105	3,222,555	3,265,546	3,300,978
Book value per common share	\$ 12.63	\$ 12.28	\$ 12.13	\$ 11.81	\$ 11.55	\$ 11.49	\$ 11.37	\$ 11.20
Earnings per common share	\$ 0.21	\$ 0.12	\$ 0.28	\$ 0.25	\$ 0.08	\$ 0.14	\$ 0.12	\$ 0.15
Cash dividends declared per common share	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Dividend payout ratio	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Regulatory Capital Ratios (Bank)								
Total Capital	11.0%	11.5%	11.8%	11.2%	11.0%	11.6%	12.1%	12.0%
Common equity Tier 1 capital	9.7%	10.3%	10.5%	10.0%	9.8%	10.3%	10.8%	10.8%
Tier 1 capital (to risk-weighted assets)	9.7%	10.3%	10.5%	10.0%	9.8%	10.3%	10.8%	10.8%
Tier 1 capital (to adjusted total assets)	8.4%	9.0%	9.4%	9.3%	9.4%	9.8%	10.1%	10.1%