

BEO BANCORP

CONSOLIDATED FINANCIAL HIGHLIGHTS
(DOLLAR AMOUNTS IN THOUSANDS--except earnings per share)

CONDENSED BALANCE SHEET (Unaudited)

	<u>03/31/07</u>	<u>03/31/06</u>	<u>% Change</u>
ASSETS			
Cash and due from banks	\$ 10,385	\$ 13,269	-21.7%
Federal funds sold	6,620	3,945	67.8%
Securities, at fair value	42,250	45,873	-7.9%
Net loans	117,968	108,954	8.3%
Premises and equipment	5,120	5,012	2.2%
Other real estate owned	-	104	-100.0%
Other assets	<u>6,000</u>	<u>5,965</u>	0.6%
TOTAL ASSETS	<u>\$188,343</u>	<u>\$183,122</u>	2.9%
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES			
Deposits			
Noninterest bearing	\$ 25,963	\$ 25,497	1.8%
Interest bearing	<u>139,263</u>	<u>137,413</u>	1.3%
Total deposits	165,226	162,910	1.4%
Borrowed funds/Repurchase Accounts	4,676	4,032	16.0%
Other liabilities	<u>8,562</u>	<u>7,974</u>	7.4%
TOTAL LIABILITIES	178,464	174,916	2.0%
SHAREHOLDERS' EQUITY			
Common stock	2,202	2,202	0.0%
Additional paid-in capital	1,487	1,487	0.0%
Retained earnings and accumulated other comprehensive income	<u>6,190</u>	<u>4,517</u>	37.0%
TOTAL SHAREHOLDERS' EQUITY	<u>9,879</u>	<u>8,206</u>	20.4%
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	<u>\$188,343</u>	<u>\$183,122</u>	2.9%

CONDENSED STATEMENT OF INCOME (Unaudited)

	<u>Results of Operation</u> <u>Three Months Ending</u>		
	<u>03/31/07</u>	<u>03/31/06</u>	<u>% Change</u>
Interest income	\$ 3,170	\$ 2,713	16.8%
Interest expense	<u>1,146</u>	<u>1,061</u>	8.0%
Net interest income	2,024	1,652	22.5%
Provision for possible loan losses	<u>60</u>	<u>50</u>	20.0%
Net interest income after provision for possible loan losses	1,964	1,602	22.6%
Noninterest income	488	441	10.7%
Noninterest expense	<u>1,858</u>	<u>1,776</u>	4.6%
Income before taxes	594	267	122.5%
Income taxes	<u>139</u>	<u>24</u>	479.2%
NET INCOME	<u>\$ 455</u>	<u>\$ 243</u>	87.2%
Earnings per share	\$1.03	\$0.55	87.2%
Return on Average Assets	0.98%	0.57%	71.3%
Return on Average Equity	18.93%	12.37%	53.0%