

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

CONDENSED BALANCE SHEET (Unaudited)

	<u>12/31/07</u>	<u>12/31/06</u>	<u>% Change</u>
ASSETS			
Cash and due from banks	\$ 6,186	\$ 5,072	22.0%
Federal funds sold	-	2,090	-100%
Securities, at fair value	41,271	46,102	-10.5%
Net loans	148,274	119,783	23.8%
Premises and equipment	5,367	5,053	6.2%
Other real estate owned	-	104	-100.0%
Other assets	<u>6,538</u>	<u>6,171</u>	5.9%
TOTAL ASSETS	<u>\$207,636</u>	<u>\$184,375</u>	12.6%
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES			
Deposits			
Noninterest bearing	\$ 29,842	\$ 26,163	14.1%
Interest bearing	<u>140,318</u>	<u>136,291</u>	3.0%
Total deposits	170,160	162,454	4.7%
Borrowed funds/Repurchase Accounts	16,923	3,553	376.3%
Other liabilities	<u>8,873</u>	<u>9,018</u>	-1.6%
TOTAL LIABILITIES	195,956	175,025	12.0%
SHAREHOLDERS' EQUITY			
Common stock (880,658 shares outstanding)	2,202	2,202	0.0%
Additional Paid in Capital, Retained earnings and accumulated other comprehensive income	<u>9,478</u>	<u>7,148</u>	32.6%
TOTAL SHAREHOLDERS' EQUITY	<u>11,680</u>	<u>9,350</u>	24.9%
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	<u>\$207,636</u>	<u>\$184,375</u>	12.6%

CONDENSED STATEMENT OF INCOME (Unaudited)

	<u>Results of Operation</u> <u>Three Months Ending</u>			<u>Results of Operation</u> <u>Year to Date</u>		
	<u>12/31/07</u>	<u>12/31/06</u>	<u>% Change</u>	<u>12/31/07</u>	<u>12/31/06</u>	<u>% Change</u>
Interest income	\$ 3,661	\$ 3,321	10.2%	\$ 13,944	\$ 12,152	14.7%
Interest expense	<u>1,172</u>	<u>1,205</u>	-2.7%	<u>4,711</u>	<u>4,679</u>	0.7%
Net interest income	2,489	2,116	17.6%	9,233	7,473	23.6%
Provision for possible loan losses	<u>60</u>	<u>69</u>	-13.0%	<u>240</u>	<u>280</u>	-14.3%
Net interest income after provision for possible loan losses	2,429	2,047	18.7%	8,993	7,193	25.0%
Noninterest income	502	463	8.4%	2,000	1,927	3.8%
Noninterest expense	<u>2,042</u>	<u>1,876</u>	8.8%	<u>7,850</u>	<u>7,213</u>	8.8%
Income before taxes	889	634	40.2%	3,143	1,907	64.8%
Income taxes	<u>181</u>	<u>184</u>	-1.6%	<u>818</u>	<u>442</u>	85.1%
NET INCOME	<u>\$ 708</u>	<u>\$ 450</u>	57.3%	<u>\$ 2,325</u>	<u>\$ 1,465</u>	58.7%
Earnings per share	\$0.80	\$0.51	57.3%	\$2.64	\$1.66	58.7%
Annualized Return on Average Assets	1.39%	.97%	43.4%	1.19%	0.80%	48.8%
Annualized Return on Average Equity	25.02%	19.60%	27.7%	22.20%	16.85%	31.8%