

BEO BANCORP

CONSOLIDATED FINANCIAL HIGHLIGHTS

(DOLLAR AMOUNTS IN THOUSANDS--except earnings per share)

CONDENSED BALANCE SHEET (Unaudited)

	<u>09/30/07</u>	<u>09/30/06</u>	<u>% Change</u>
ASSETS			
Cash and due from banks	\$ 4,921	\$ 6,214	-20.8%
Federal funds sold	215	1,010	-79%
Securities, at fair value	46,701	43,868	6.5%
Net loans	135,072	123,543	9.3%
Premises and equipment	4,933	4,981	-1.0%
Other real estate owned	-	105	-100.0%
Other assets	<u>7,626</u>	<u>7,683</u>	-0.7%
TOTAL ASSETS	<u>\$199,468</u>	<u>\$187,404</u>	6.4%
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES			
Deposits			
Noninterest bearing	\$ 27,866	\$ 25,642	8.7%
Interest bearing	<u>141,905</u>	<u>140,590</u>	0.9%
Total deposits	169,771	166,232	2.1%
Borrowed funds/Repurchase Accounts	9,289	3,414	172.1%
Other liabilities	<u>9,451</u>	<u>8,743</u>	8.1%
TOTAL LIABILITIES	188,511	178,389	5.7%
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>8,755</u>	<u>6,813</u>	28.5%
TOTAL SHAREHOLDERS' EQUITY	<u>10,957</u>	<u>9,015</u>	21.5%
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	<u>\$199,468</u>	<u>\$187,404</u>	6.4%

CONDENSED STATEMENT OF INCOME (Unaudited)

	Results of Operation Three Months Ending			Results of Operation Year to Date		
	<u>09/30/07</u>	<u>09/30/06</u>	<u>% Change</u>	<u>09/30/07</u>	<u>09/30/06</u>	<u>% Change</u>
Interest income	\$ 3,629	\$ 3,190	13.8%	\$ 10,283	\$ 8,841	16.3%
Interest expense	<u>1,249</u>	<u>1,241</u>	0.6%	<u>3,540</u>	<u>3,474</u>	1.9%
Net interest income	2,380	1,949	22.1%	6,743	5,367	25.6%
Provision for possible loan losses	<u>60</u>	<u>76</u>	-21.1%	<u>180</u>	<u>211</u>	-14.7%
Net interest income after provision for possible loan losses	2,320	1,873	23.9%	6,563	5,156	27.3%
Noninterest income	455	513	-11.3%	1,478	1,464	1.0%
Noninterest expense	<u>1,956</u>	<u>1,836</u>	6.5%	<u>5,788</u>	<u>5,347</u>	8.2%
Income before taxes	819	550	48.9%	2,253	1,273	77.0%
Income taxes	<u>242</u>	<u>136</u>	77.9%	<u>637</u>	<u>258</u>	146.9%
NET INCOME	<u>\$ 577</u>	<u>\$ 414</u>	39.4%	<u>\$ 1,616</u>	<u>\$ 1,015</u>	59.2%
Earnings per share	\$0.66	\$0.47	39.4%	\$1.83	\$1.15	59.2%
Annualized Return on Average Assets	1.17%	0.89%	31.1%	1.12%	0.75%	49.7%
Annualized Return on Average Equity	22.12%	19.23%	15.1%	21.22%	15.89%	33.6%