

Equitable Financial Corp.

Selected Financial Data - Quarterly Trend

Unaudited

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

	Quarter Ended Fiscal Year June 30,									
	2017				2018				2019	
	September 30	December 31	March 31	June 30	September 30	December 31	March 31	June 30	September 30	December 31
Selected Financial Data										
For the period:										
Interest income	\$ 2,215	\$ 2,256	\$ 2,320	\$ 2,504	\$ 2,805	\$ 2,804	\$ 2,913	\$ 3,007	\$ 3,164	\$ 3,266
Interest expense	\$ 266	\$ 266	\$ 283	\$ 324	\$ 388	\$ 426	\$ 469	\$ 549	\$ 612	\$ 673
Net interest income	\$ 1,949	\$ 1,990	\$ 2,037	\$ 2,180	\$ 2,417	\$ 2,378	\$ 2,444	\$ 2,458	\$ 2,552	\$ 2,593
Provision for loan losses	\$ 153	\$ 169	\$ 61	\$ 261	\$ 204	\$ 663	\$ 135	\$ (302)	\$ 84	\$ 110
Noninterest income	\$ 693	\$ 721	\$ 512	\$ 719	\$ 541	\$ 709	\$ 512	\$ 729	\$ 759	\$ 842
Noninterest expense	\$ 2,096	\$ 2,011	\$ 2,074	\$ 2,060	\$ 2,238	\$ 2,115	\$ 2,316	\$ 2,267	\$ 2,551	\$ 2,806
Income tax expense	\$ 128	\$ 222	\$ 139	\$ 192	\$ 188	\$ 416	\$ 155	\$ 384	\$ 176	\$ 140
Net income	\$ 265	\$ 309	\$ 275	\$ 386	\$ 328	\$ (107)	\$ 350	\$ 838	\$ 500	\$ 379
Period-end:										
Loans (net of deferred origination costs and ALLL)	\$ 206,767	\$ 213,322	\$ 220,945	\$ 236,545	\$ 245,505	\$ 250,963	\$ 255,947	\$ 264,781	\$ 268,424	\$ 271,775
Assets	\$ 227,873	\$ 231,182	\$ 241,259	\$ 253,842	\$ 262,801	\$ 270,277	\$ 305,668	\$ 283,619	\$ 289,837	\$ 292,341
Deposits	\$ 189,663	\$ 188,274	\$ 202,888	\$ 209,058	\$ 215,158	\$ 226,200	\$ 260,709	\$ 236,988	\$ 242,232	\$ 255,304
Shareholders' equity	\$ 36,271	\$ 35,729	\$ 35,826	\$ 35,571	\$ 35,946	\$ 35,814	\$ 35,659	\$ 36,540	\$ 36,958	\$ 37,037
Profitability Statistics										
Return on average assets	0.47%	0.54%	0.47%	0.62%	0.54%	-0.16%	0.49%	1.14%	0.70%	0.52%
Return on average shareholders' equity	2.93%	3.43%	3.07%	4.33%	3.67%	-1.19%	3.92%	9.29%	5.44%	4.10%
Average shareholders' equity to average assets	16.02%	15.57%	15.17%	14.37%	13.92%	13.44%	12.38%	12.40%	12.89%	12.72%
Common Stock Statistics										
Common shares outstanding	3,477,157	3,390,702	3,431,963	3,372,532	3,368,932	3,361,845	3,317,670	3,315,470	3,300,978	3,265,546
Book value per common share	\$ 10.43	\$ 10.54	\$ 10.44	\$ 10.55	\$ 10.67	\$ 10.65	\$ 10.75	\$ 11.02	\$ 11.20	\$ 11.34
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%	0.00%	0.00%
Regulatory Capital Ratios (bank)										
Total Capital	14.3%	13.9%	13.8%	13.2%	13.0%	12.2%	12.2%	12.1%	12.0%	12.1%
Common equity Tier 1 capital	13.0%	12.7%	12.6%	11.9%	11.8%	11.0%	10.9%	10.9%	10.8%	10.8%
Tier 1 capital (to risk-weighted assets)	13.0%	12.7%	12.6%	11.9%	11.8%	11.0%	10.9%	10.9%	10.8%	10.8%
Tier 1 capital (to adjusted total assets)	11.8%	12.0%	11.8%	11.4%	11.0%	10.3%	10.0%	9.9%	10.1%	10.1%