

OLD HARBOR BANK

Clearwater, Florida

FINANCIAL HIGHLIGHTS

(Unaudited)

(Dollars in thousands, except per share figures)

	At	
	March 31, 2009	March 31, 2008
Total assets	\$ 250,013	240,564
Loans, net	\$ 192,857	177,220
Deposits	\$ 227,891	210,171
Stockholders' equity	\$ 21,302	23,272
Book value per share	\$ 8.81	11.70
Number of common shares outstanding	2,416,674	1,989,224

	Three Months Ended 3/31/2009	Three Months Ended 3/31/2008
Interest income	\$ 3,136	3,314
Interest expense	<u>1,753</u>	<u>2,113</u>
Net interest income	1,383	1,201
Provision for loan losses	<u>1,035</u>	<u>474</u>
Net interest income after provision	348	727
Noninterest income	319	85
Noninterest expense	<u>1,512</u>	<u>1,547</u>
Loss before income taxes	(845)	(735)
Income tax benefit	<u>(316)</u>	<u>(271)</u>
Net loss	\$ <u>(529)</u>	<u>(464)</u>
Per Share	\$ <u>(.22)</u>	<u>(.23)</u>