

About OmniAmerican Bank

For over 50 years, OmniAmerican Bank has been committed to enhancing the quality of our customers' lives by offering comprehensive products, exceptional service and a dedication to the safety and soundness of the institution. The stability, safety and security of our customer's deposits are our highest priority. For complete information, please contact an OmniAmerican representative.

OmniAmerican Bank is headquartered in Fort Worth, Texas and operates 16 full-service branches in the Dallas/Fort Worth Metroplex. The Bank offers a full array of consumer and business products and services including business/commercial services, mortgages and retirement planning. Electronic Banking and additional information is available at www.OmniAmerican.com.

OmniAmerican Bank

Condensed Consolidated Balance Sheet (In Thousands)

As of May 31, 2009

ASSETS

Cash and cash equivalents	\$	58,192
Investments		195,956
Loans held for sale		648
Loans, net		721,524
Premises and equipment, net		52,834
Accrued interest receivable		3,943
Other assets		12,825
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Total assets	\$	1,045,922

LIABILITIES AND EQUITY CAPITAL

Deposits		
Noninterest-bearing	\$	71,602
Interest-bearing		691,449
Total deposits		<hr/> 763,051
Federal Home Loan Bank advances		123,900
Other secured borrowings		58,000
Accrued expenses and other liabilities		10,960
Total liabilities		<hr/> 955,911
Commitments and contingencies		
Equity capital		<hr/> 90,011
Total liabilities and equity capital	\$	1,045,922