

UNITI FINANCIAL CORPORATION STATEMENTS OF OPERATIONS

| | Three months ended | Year to Date |
|---|---------------------------|---------------------------|
| | September 30, 2005 | September 30, 2005 |
| | unaudited | unaudited |
| Interest income | | |
| Federal funds sold | \$ 139,762 | \$ 286,941 |
| Certificates of deposit in other banks | 49,723 | 116,144 |
| Investment securities | 158,312 | 474,936 |
| Loans, including fees | 2,641,281 | 6,655,129 |
| Total interest income | 2,989,078 | 7,533,150 |
| Interest expense | | |
| Checking accounts | 2,878 | 5,669 |
| Savings accounts | 134,856 | 378,388 |
| Certificates of deposit under \$100,000 | 228,370 | 540,621 |
| Certificates of deposit of \$100,000 and over | 815,628 | 1,693,145 |
| Other | 447 | 447 |
| Total interest expense | 1,182,179 | 2,618,270 |
| Net interest income | 1,806,899 | 4,914,880 |
| Provision for loan losses | 245,000 | 775,000 |
| Net interest income after provision for loan losses | 1,561,899 | 4,139,880 |
| Other income | | |
| Gain on sale of loans | 835,537 | 1,989,251 |
| Other income | 352,381 | 974,209 |
| Total other income | 1,187,918 | 2,963,460 |
| Other expense | | |
| Salaries and employee benefits | 932,632 | 2,502,088 |
| Occupancy expense | 137,788 | 399,508 |
| Data processing | 152,436 | 415,775 |
| Marketing and business development | 109,945 | 312,864 |
| Other expenses | 290,923 | 770,965 |
| Total other expense | 1,623,725 | 4,401,201 |
| Net income (loss) Before tax | 1,126,093 | 2,702,140 |
| Income taxes | 512,500 | 1,175,000 |
| Net income (loss) | \$ 613,593 | \$ 1,527,140 |