

UNITI FINANCIAL CORPORATION
STATEMENTS OF FINANCIAL POSITION

ASSETS	<u>September 30, 2005</u> unaudited	<u>December 31, 2004</u>
Cash and due from banks	\$ 6,889,643	\$ 4,599,856
Federal funds sold	<u>23,620,000</u>	<u>16,410,000</u>
Total cash and cash equivalents	30,509,643	21,009,856
Certificates of deposit in other banks	5,881,000	6,542,000
Investment securities	19,946,580	19,930,344
Loans receivable, net	131,751,668	88,038,408
Customers' liability on acceptances	145,369	233,124
Premises and equipment	973,163	760,857
Accrued interest receivable	598,217	453,848
Prepaid expenses and other assets	<u>1,976,471</u>	<u>881,029</u>
Total assets	<u>\$ 191,782,111</u>	<u>\$ 137,849,466</u>
 LIABILITIES & STOCKHOLDERS' EQUITY		
Liabilities		
Deposits:		
Noninterest - bearing	\$ 34,239,503	\$ 28,767,594
Interest - bearing	<u>138,379,606</u>	<u>92,026,917</u>
Total deposits	172,619,109	120,794,511
Acceptances outstanding	145,369	233,124
Accrued expense and other liabilities	<u>1,301,529</u>	<u>814,429</u>
Total liabilities	174,066,007	121,842,064
Commitments and contingencies	-	-
Stockholders' equity		
Common Stock - no par value; 20,000,000 shares authorized: 1,877,546 and 1,855,647 issued and outstanding at September 30, 2005 & December 31, 2004 respectively	15,742,342	15,560,780
Retained earnings	<u>1,973,762</u>	<u>446,622</u>
Total stockholders' equity	<u>17,716,104</u>	<u>16,007,402</u>
Total liabilities and stockholders' equity	<u>\$ 191,782,111</u>	<u>\$ 137,849,466</u>