

When you've got it, you've GOT ITSM

BRENTWOOD BANK

It's always a great honor to be recognized. But being the precise-minded accounting types that we are, it occurred to us: how exactly are we to account for our good fortune in sweeping these Readers' Choice awards, year after year?

Are they an endorsement of our family-like approach and atmosphere? Innovative and competitive products and services? Specialized expertise in all the right areas? Unique commitment to the communities we serve?

Whatever the reasons, we'd like you to know: it means a lot to us that the things we do matter to you – and matter enough that you'd go out of your way to say so.

On behalf of the entire Brentwood Bank family, thank you for once again recognizing us as your outright Readers' Choice for Best Bank, in both the South and Southwest. We may never be sure exactly how to account for our good fortune in winning these

awards, but this much we do know:

Great customers, great communities, and great employees make us what we are. And we can't begin to tell you how much we appreciate – and continue to be a bit amazed by – just how good we've GOT IT, thanks to you.

The **GoTo**
Bank
that's **Got It**



Brentwood Office

3635 Brownsville Road
412.884.7000

Mon - Thur: 9:00am - 4:30pm
Fri: 9:00am - 7:00pm
Sat: 9:00am - 12:00pm

South Park Shops Office

5259 Library Road
412.833.5455

Mon - Thur: 9:00am - 6:00pm
Fri: 9:00am - 7:00pm
Sat: 9:00am - 12:00pm

Bethel Park Office

401 McMurray Road
412.833.5400

Mon - Thur: 9:00am - 4:30pm
Fri: 9:00am - 7:00pm
Sat: 9:00am - 12:00pm

24/7 Online Banking

www.brentwoodbank.com

STATEMENT OF CONDITION *As of March 31, 2008 & 2007 (Unaudited) (In Thousands)*

ASSETS	2008	2007
Cash on Hand & In Banks	12,959	2,808
Securities Available for Sale	163,893	152,732
Loans	249,860	231,365
FHLB Stock	4,152	4,488
Accrued Interest Receivable	1,946	1,797
Office Property & Equipment, Net	2,051	792
Deferred Charges & Other Assets	13,978	10,433
Total Assets	448,839	404,415
LIABILITIES & EQUITY CAPITAL		
Deposits	316,769	271,333
Borrowings	95,024	95,468
Tax Escrowed	2,423	2,374
Other Liabilities	2,140	1,950
Total Liabilities	416,356	371,125
Total Equity Capital	32,483	33,290
Total Liabilities & Equity Capital	448,839	404,415

STATEMENT OF OPERATIONS *For Fiscal Years Ended March 31, 2008, 2007 & 2006 (Unaudited) (In Thousands)*

INTEREST INCOME	2008	2007	2006
Loans	15,287	13,602	11,971
Investments	8,882	8,443	6,876
Total Interest Income	24,169	22,045	18,847
Interest Expense	15,746	14,248	11,135
Net Interest Income	8,423	7,797	7,712
Provision for Loss on Loans	82	85	–
Net Interest Income After Provision For Loan Loss	8,341	7,712	7,712
OTHER INCOME			
Loan Fees & Other Income	1,660	1,532	1,337
Gain on Sale of Land	1,331	–	–
Loss/Gain on Sale of Investments	(1,158)	31	(3)
Total Other Income	1,833	1,563	1,334
OPERATING EXPENSES			
Compensation & Employee Benefits	3,966	3,567	3,283
Office Occupancy & Depreciation	908	839	844
Other Operating Expenses	2,122	2,080	2,200
Total Operating Expenses	6,996	6,486	6,327
Income Before Taxes	3,178	2,789	2,719
Tax Provision	673	473	323
Net Income	2,505	2,316	2,396