

# Dryades Saving Bank

233 Carondelet St  
New Orleans  
Route #: 265070516

LA 70130

Certificate #: 1470512650

Phone: (504) 581-5891  
Fax: (504) 598-7233

INSTTYPE: Savings Bank

Branches: 4  
Employees: 54  
Ethnic Group: Black

## Community Reinvestment Act Rating:

Latest Rating: Outstanding  
Rating t-1: Outstanding  
Rating t-2: Satisfactory  
Rating t-3: Satisfactory

## Management

President: Virgil Robinson  
CFO: Frank J Oliveri  
Loan Officer: Tomorr LeBeauf  
Operations Officer: Hedy Hebert

## Fully Adjusted Return (TM): 173

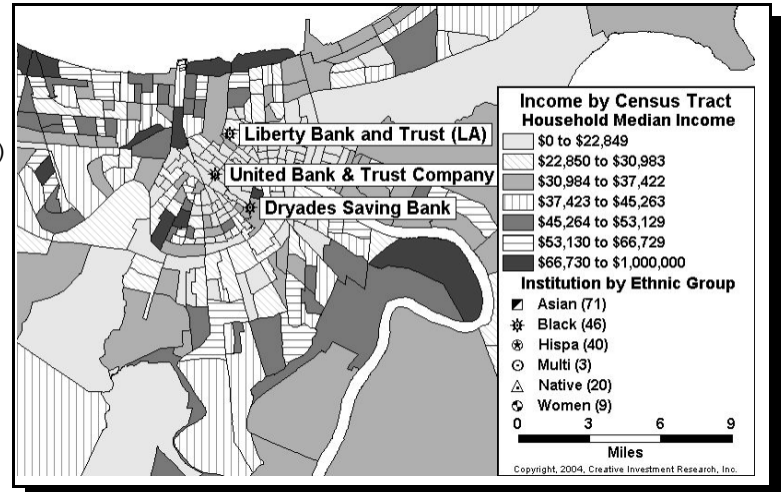
Index of social and financial performance.  
Range 300 to 0. (Higher is better.)

## Regulatory and Business Status

Trading Status: Not Publicly Traded  
Insurance Type: Savings Association Insurance Fund(SAIF)  
Holding Company: Dryades Bancorp, Inc.

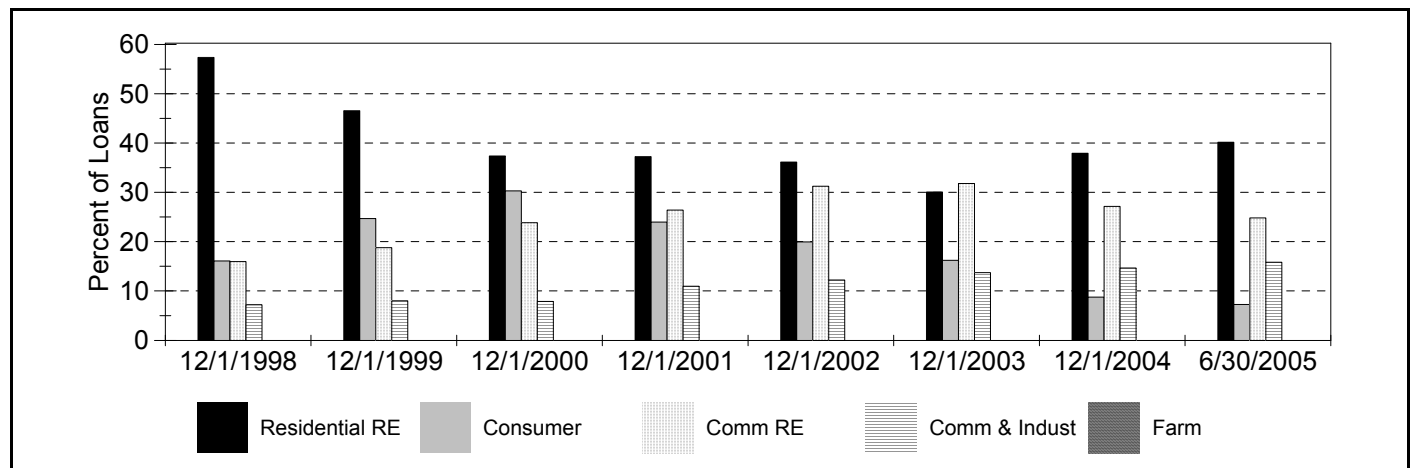
## Social Data COUNTY:

Orleans  
Unemployment, %, 7/1/2005: 5.60  
Population, 7/1/04: 462,269  
Population change, % 2000 to 2004: -4.6 %  
Offices of FDIC-Insured Inst, 8/22/05: 108  
Minority population, % of total in County: 73.4 %  
Per Capita personal income, 2003: \$30,152  
Minority firms in County, % of total, 1997: 28.6 %  
Women-owned firms in County, % of total, 1997: 26.6 %



### Year

	12/1/1998	12/1/1999	12/1/2000	12/1/2001	12/1/2002	12/1/2003	12/1/2004	6/30/2005
Assets	\$88,946	\$95,937	\$105,717	\$122,844	\$123,349	\$92,773	\$103,456	\$111,051
GrLns	\$68,952	\$74,217	\$82,735	\$76,801	\$61,982	\$56,390	\$62,766	\$66,165
Deposits	\$79,132	\$83,939	\$87,046	\$116,073	\$114,874	\$75,938	\$86,965	\$94,535
Equity	\$6,112	\$5,886	\$5,779	\$5,832	\$7,119	\$8,484	\$7,046	\$6,978
Salaries	\$2,697	\$3,039	\$3,151	\$3,132	\$2,921	\$2,793	\$2,839	\$1,428
Net Ch	\$365	\$292	\$3	(\$44)	\$302	\$1,733	(\$427)	(\$4)
Offs%	0.14	0.16	0.61	0.43	0.30	2.16	0.66	1.35
NonPerfLns %	0.56	0.82	1.42	1.03	1.50	2.83	2.23	1.34
ROA	0.44	0.32	0.00	-0.04	0.23	1.71	-0.42	-0.01
ROE	6.21	4.85	0.05	-0.75	4.66	20.00	-5.35	-0.11



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# Liberty Bank and Trust (LA)

3801 Canal St  
New Orleans  
Route #: 65002108

LA 70119  
Certificate #: 1402100650

Phone: (504) 240-5100  
Fax: (504) 240-5166  
INSTTYPE: Commercial Bank

Branches: 13  
Employees: 143  
Ethnic Group: Black

## Community Reinvestment Act Rating:

Latest Rating: Outstanding  
Rating t-1: Outstanding  
Rating t-2: Outstanding  
Rating t-3: Outstanding

## Management

President: A J McDonald  
CFO: N/A  
Loan Officer: Matt Sims  
Operations Officer: Gregory St Etienne

## Fully Adjusted Return (TM): 183

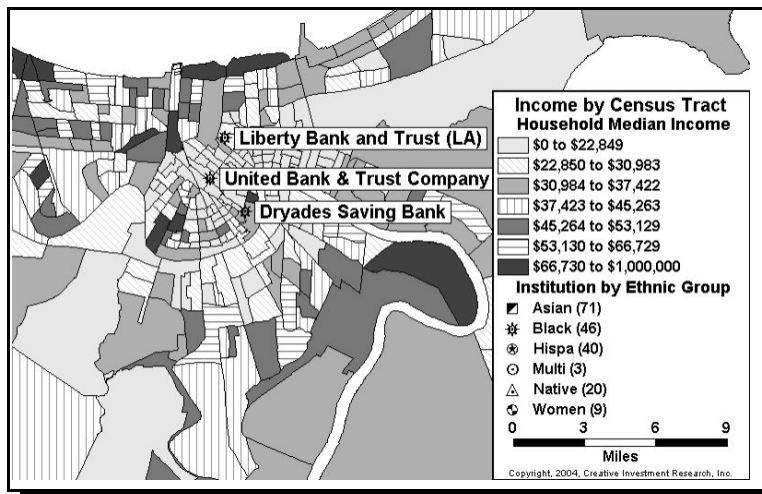
Index of social and financial performance.  
Range 300 to 0. (Higher is better.)

## Regulatory and Business Status

Trading Status: Not Publicly Traded  
Insurance Type: FDIC/BIF and SAIF  
Holding Company: Liberty Financial Services

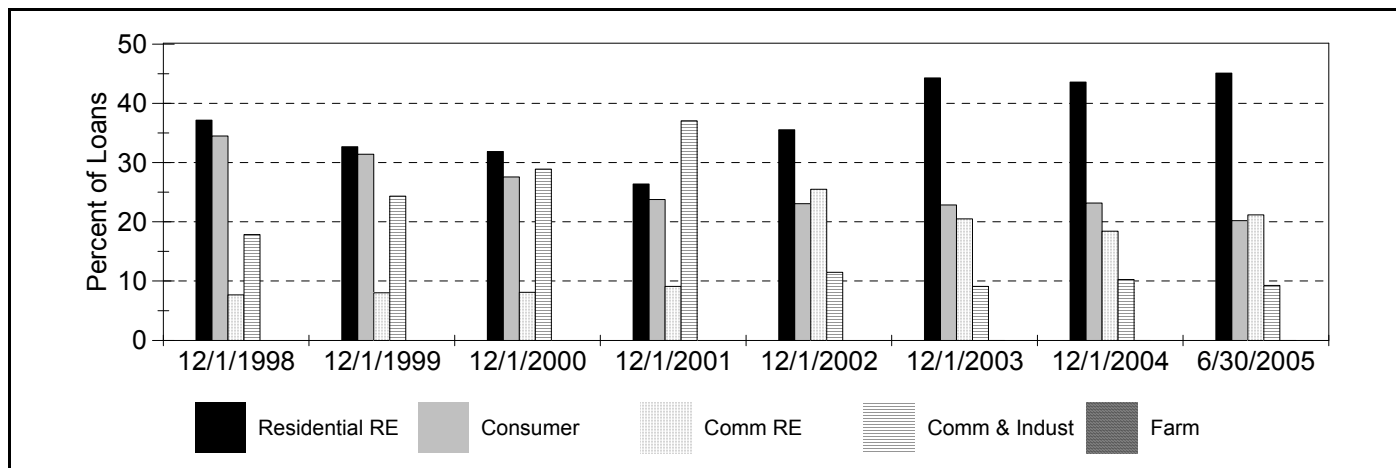
## Social Data COUNTY:

Orleans  
Unemployment, %, 7/1/2005: 5.60  
Population, 7/1/04: 462,269  
Population change, % 2000 to 2004: -4.6 %  
Offices of FDIC-Insured Inst, 8/22/05: 108  
Minority population, % of total in County: 73.4 %  
Per Capita personal income, 2003: \$30,152  
Minority firms in County, % of total, 1997: 28.6 %  
Women-owned firms in County, % of total, 1997: 26.6 %



### Year

	12/1/1998	12/1/1999	12/1/2000	12/1/2001	12/1/2002	12/1/2003	12/1/2004	6/30/2005
Assets	\$177,789	\$160,822	\$184,242	\$204,827	\$231,232	\$295,155	\$348,304	\$359,749
GrLns	\$98,650	\$100,598	\$101,077	\$93,070	\$101,425	\$119,086	\$129,454	\$133,943
Deposits	\$154,908	\$139,811	\$162,257	\$176,992	\$200,126	\$253,791	\$300,038	\$308,084
Equity	\$12,182	\$10,909	\$11,774	\$17,047	\$19,925	\$23,055	\$24,128	\$24,356
Salaries	\$4,222	\$4,597	\$4,846	\$5,192	\$5,655	\$6,025	\$6,589	\$3,417
Net Inc.	\$1,642	(\$482)	\$902	\$1,625	\$2,152	\$2,564	\$2,850	\$1,267
Offs%	1.25	0.91	0.65	0.50	0.53	0.65	0.55	0.48
NonPerfLns	2.39	1.44	1.19	0.97	1.01	0.76	1.38	1.82
%	0.98	-0.28	0.50	0.85	0.98	0.94	0.86	0.71
ROA	14.13	-4.05	7.94	11.47	11.81	11.79	12.39	10.92
ROE								



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# United Bank & Trust Company

2714 Canal St  
New Orleans

LA 70119

Phone: (504) 827-0060  
Fax: (504) 827-0059

Branches: 1  
Employees: 18  
Ethnic Group: Black

Route #: 265070752

Certificate #: 1470752650

INSTTYPE: Commercial Bank

## Community Reinvestment Act Rating:

Latest Rating: Satisfactory  
Rating t-1: Satisfactory  
Rating t-2: Satisfactory  
Rating t-3: Satisfactory

## Management

President: Howard Brooks  
CFO: Michael Wallace  
Loan Officer: Bobby Major  
Operations Officer: Olanda J Perkins

## Fully Adjusted Return (TM): 137

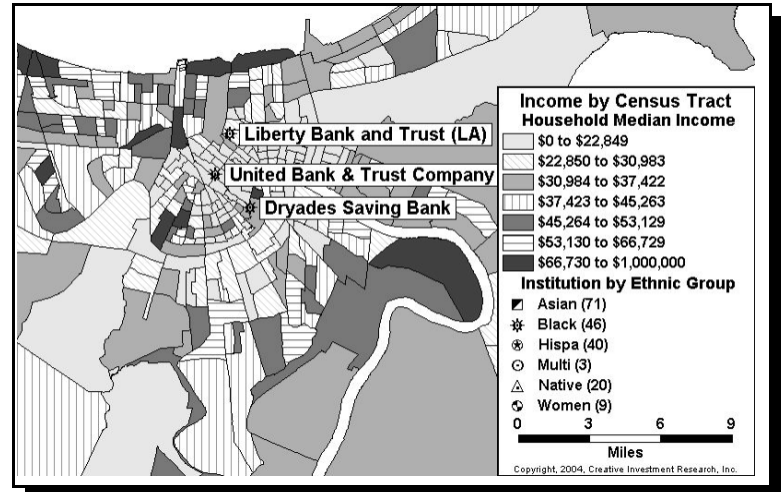
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## Regulatory and Business Status

Trading Status: Not Publicly Traded  
Insurance Type: FDIC/BIF  
Holding Company: N/A

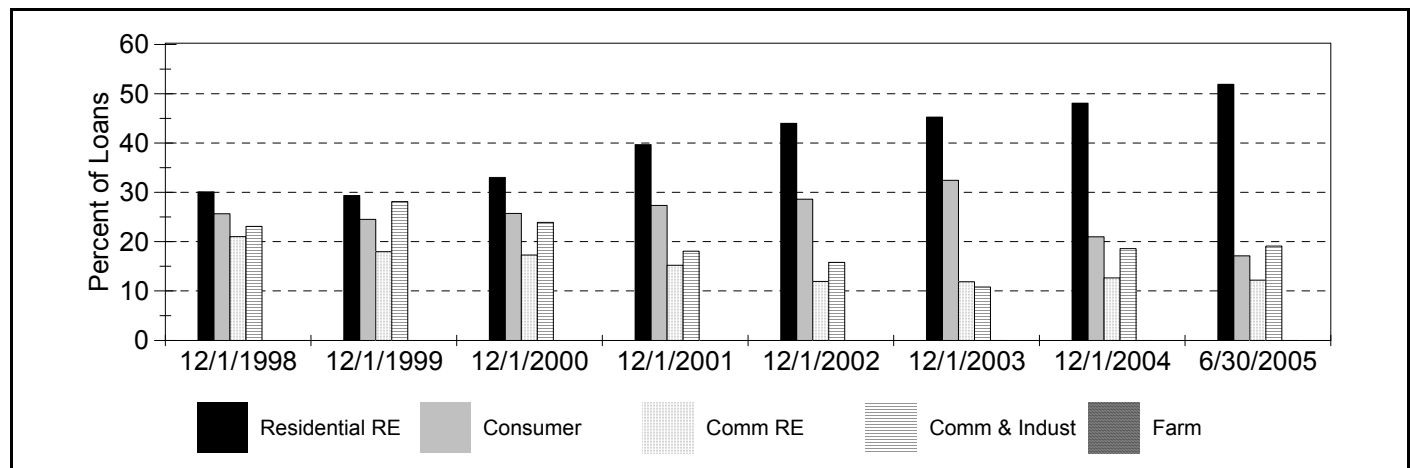
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Orleans  
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## Year

	12/1/1998	12/1/1999	12/1/2000	12/1/2001	12/1/2002	12/1/2003	12/1/2004	6/30/2005
Assets	\$24,498	\$22,683	\$23,939	\$26,333	\$28,715	\$26,954	\$23,732	\$22,917
GrLns	\$12,316	\$12,439	\$12,099	\$16,338	\$18,100	\$15,655	\$13,309	\$13,559
Deposits	\$22,262	\$19,978	\$20,575	\$21,256	\$22,369	\$22,129	\$19,549	\$19,613
Equity	\$1,041	\$1,576	\$1,800	\$2,014	\$2,127	\$1,479	\$1,716	\$1,614
Salaries	\$540	\$498	\$560	\$627	\$747	\$712	\$625	\$343
Net Inc.	\$48	\$113	\$234	\$193	\$121	(\$547)	\$373	(\$70)
Offs%	2.14	1.04	0.32	0.15	1.58	1.20	1.05	1.80
NonPerfLns %	4.05	1.82	0.61	0.24	2.50	2.46	2.63	0.70
ROA	0.19	0.48	1.01	0.76	0.42	-1.95	1.48	-0.60
ROE	4.45	9.95	13.91	10.46	5.82	-30.46	25.73	-8.33



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