

## Financial Highlights

(Unaudited)

At Period End	Sept. 30, 2007	Sept. 30, 2006	Percentage Change
Deposits.....	\$ 221,893,648	\$ 207,740,954	+ 6.81%
Loans.....	\$ 160,784,647	\$ 173,269,920	- 7.21%
Assets .....	\$ 251,766,965	\$ 236,195,064	+ 6.59%
Common Shares			
Outstanding .....	1,936,773	1,928,097	+ 0.45%
Book Value			
Common Shares .....	\$ 10.57	\$ 9.32	+ 13.47%
<b>For the Nine Months Ending</b>			
Net Income.....	\$ 2,347,495	\$ 2,522,062	- 6.92%
Earnings Per Share - Basic.....	\$ 1.21	\$ 1.32	- 8.33%
Earnings Per Share - Diluted.....	\$ 1.16	\$ 1.25	- 7.20%
Market Value - Common Shares .....	\$ 26.00	\$ 25.75	+ 0.97%
Cash Dividends .....	\$ 0.45	\$ 0.40	+ 12.5%

## SANTA LUCIA BANCORP

### Statement of Financial Condition

(Unaudited)

#### Assets

	Sept. 30, 2007	Sept. 30, 2006
Investment Securities .....	\$ 54,977,615	\$ 36,732,869
Due from financial institutions (time deposits).....	-	-
Federal Funds sold .....	8,300,000	-
Loans, net of unearned income .....	160,784,647	173,269,920
Less reserve for loan loss.....	1,681,702	1,598,659
<b>Total Interest Earning Assets .....</b>	<b>222,380,560</b>	<b>208,404,130</b>
Cash & non-interest earning deposits .....	10,464,149	10,379,082
Fixed assets - at cost .....	8,926,284	9,380,334
Accrued interest receivable.....	1,411,748	1,440,945
Other assets .....	8,584,224	6,590,573
<b>Total Assets .....</b>	<b>\$ 251,766,965</b>	<b>\$236,195,064</b>

#### Liabilities & Stockholders' Equity

Deposits		
Demand.....	\$ 85,038,033	\$ 84,407,107
NOW accounts.....	13,285,337	13,431,271
Money market.....	25,697,949	20,397,695
Savings.....	27,448,210	26,662,206
Other time .....	70,424,119	62,842,675
<b>Total Deposits .....</b>	<b>221,893,648</b>	<b>207,740,954</b>
Short-term borrowings.....	-	1,400,000
Long-term borrowings.....	7,155,000	7,155,000
Other liabilities.....	2,236,950	1,921,829
<b>Total Liabilities .....</b>	<b>231,285,598</b>	<b>218,217,783</b>
Stockholders' equity		
Common stock no par value; authorized 20,000,000 shares; issued & outstanding 1,936,773 shares at Sept. 30, 2007 and 1,928,097 shares at Sept. 30, 2006.....	9,851,392	9,566,563
Additional Paid in Capital.....	313,443	29,128
Retained earnings.....	10,418,992	8,758,729
Net unrealized gains (losses), on available-for-sale securities.....	(102,460)	(377,139)
<b>Total Stockholders' Equity .....</b>	<b>20,481,367</b>	<b>17,977,281</b>
<b>Total Liabilities and Stockholders' Equity. ....</b>	<b>\$ 251,766,965</b>	<b>\$ 236,195,064</b>

### Statement of Operations

Nine Months Ended

Sept. 30, 2007 and 2006 (Unaudited)

	Sept. 30, 2007	Sept. 30, 2006
Interest Income		
Loans and fees.....	\$ 11,411,996	\$ 11,290,555
Investment securities.....	1,626,696	1,090,547
Federal funds sold.....	240,422	55,200
Time deposits .....	-	-
<b>Total Interest Income .....</b>	<b>13,279,114</b>	<b>12,436,302</b>
Interest Expense		
Deposits.....	3,059,653	2,283,703
Short-term borrowings .....	8,023	63,992
Long-term borrowings .....	414,242	140,347
<b>Total Interest Expense .....</b>	<b>3,481,918</b>	<b>2,488,042</b>
<b>Net Interest Income.....</b>	<b>9,797,196</b>	<b>9,948,260</b>
Provision for loan losses ....	-	180,000
<b>Net Interest income after provision for loan losses ..</b>	<b>9,797,196</b>	<b>9,768,260</b>
Non-Interest Income		
Service charges		
on deposit accounts.....	436,488	468,113
Other non-interest income.....	355,562	297,693
<b>Total Non-Interest Income</b>	<b>792,050</b>	<b>765,806</b>
Non-Interest Expense		
Salaries and employee benefits .....	3,904,612	3,519,082
Occupancy.....	468,419	484,565
Equipment .....	497,847	509,658
Other .....	1,849,873	1,833,699
<b>Total Non-Interest Expense</b>	<b>6,720,751</b>	<b>6,347,004</b>
<b>Earnings before provision for income taxes.....</b>	<b>3,868,495</b>	<b>4,187,062</b>
<b>Provision for income taxes.....</b>	<b>1,521,000</b>	<b>1,665,000</b>
<b>NET EARNINGS .....</b>	<b>\$ 2,347,495</b>	<b>\$ 2,522,062</b>
Earnings per share - Basic.....	\$ 1.21	\$ 1.32
Earnings per share - Diluted .....	\$ 1.16	\$ 1.25