

Selected Balance Sheet Information

	March 31 (Unaudited ¹)	
	2010	2011
Cash Equivalents	37,208,411	28,625,241
Investment Securities	130,055,001	152,789,742
Loans, net of Reserve	313,076,236	324,809,363
Bank owned life insurance	7,646,886	7,940,319
Goodwill	4,687,349	4,687,349
Other Assets	15,769,933	16,839,872
Total Assets	508,443,816	535,691,886
Deposits	412,771,841	439,162,555
FHLB Advances	47,000,000	40,484,366
Other Liabilities	1,467,845	5,992,090
Shareholder's Equity	47,204,130	50,052,875
Total Liabilities & Equity	508,443,816	535,691,886

Selected Income Statement Information

March 31 (Unaudited¹)

	2010	2011
Net Interest Income	3,737,889	3,420,949
Non-Interest Income	542,074	603,323
Other Than Temporary Impairment Loss	(259,754)	(283,305)
Provision for Loan and Lease Losses	1,770,418	(523,618)
Non-Interest Expense	(2,477,825)	(2,637,349)
Net Income (Loss) Before Taxes	3,312,802	580,000
Tax Benefit (Expense)	(1,012,835)	(47,658)
Net Income (Loss)	2,299,967	532,342
Income (Loss) per share:		
Basic	1.21	0.28
Weighted average of shares outstanding:		
Basic	1,895,516	1,904,232

¹ Financial results for the Bancorp are audited by external accountants on an annual basis; however, external auditors are not engaged to review quarterly information.