

Selected Balance Sheet Information

September 30

	2009 (Unaudited ¹)	2010 (Unaudited ¹)
Cash Equivalents	3,012,674	24,384,474
Investment Securities	149,896,078	136,167,420
Loans, net of Reserve	331,693,243	299,188,572
Bank owned life insurance	7,497,196	7,794,546
Goodwill	4,687,349	4,687,349
Other Assets	10,633,214	14,854,277
Total Assets	507,419,754	487,076,638
Deposits	411,116,591	404,056,866
FHLB Advances	46,700,000	30,424,307
Other Liabilities	1,546,744	1,841,776
Shareholder's Equity	48,056,419	50,753,689
Total Liabilities & Equity	507,419,754	487,076,638

Selected Income Statement Information

Quarter Ended September 30

	2009 (Unaudited ¹)	2010 (Unaudited ¹)
Net Interest Income	3,669,407	3,705,310
Non-Interest Income	772,677	1,324,246
Loss on assets including OTTI	(238,084)	(480,808)
Provision for Loan Losses	(2,551,787)	(626,796)
Non-Interest Expense	(2,229,212)	(2,612,879)
Net Income/(Loss) Before Taxes	(576,999)	1,309,073
Tax (Expense)/Benefit	368,193	(302,389)
Net Income/(Loss)	(208,806)	1,006,684

Nine Months Ended September 30

	2009 (Unaudited ¹)	2010 (Unaudited ¹)
Net Interest Income	10,013,202	11,103,119
Non-Interest Income	2,655,464	2,709,551
Gain/(Loss) on assets including OTTI	(461,078)	(845,119)

Provision for Loan Losses	(6,060,299)	369,762
Non-Interest Expense	(7,133,363)	(7,497,919)
Net Income/(Loss) Before Taxes	(986,074)	5,839,394
Tax (Expense)/Benefit	831,570	(1,587,993)
Net Income/(Loss)	(154,504)	4,251,401
Income/(Loss) per share:		
Basic	(0.08)	2.24
Weighted average of shares outstanding:		
Basic	1,891,460	1,897,786

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