

Selected Balance Sheet Information

June 30

	2009 (Unaudited ¹)	2010 (Unaudited ¹)
Cash Equivalents	38,858,690	25,004,068
Investment Securities	153,846,696	130,713,349
Loans, net of Reserve	327,743,929	301,151,163
Bank owned life insurance	7,419,684	7,720,357
Goodwill	4,687,349	4,687,349
Other Assets	11,945,545	13,870,019
Total Assets	544,501,893	483,146,305
Deposits	453,150,960	400,201,852
FHLB Advances	44,000,000	32,393,440
Other Liabilities	1,849,777	1,623,083
Shareholder's Equity	45,501,156	48,927,930
Total Liabilities & Equity	544,501,893	483,146,305

Selected Income Statement Information

Quarter Ended June 30

	2009 (Unaudited ¹)	2010 (Unaudited ¹)
Net Interest Income	3,272,565	3,659,921
Non-Interest Income	1,051,454	738,674
Provision for Loan Losses	(1,480,188)	(773,861)
FDIC Special Assessment	(251,250)	-
Non-Interest Expense	(2,435,366)	(2,407,216)
Net Income Before Taxes	157,215	1,217,518
Tax (Expense)/Benefit	106,532	(272,768)
Net Income	263,747	944,750
Income per share:		
Basic	0.14	0.50

Weighted average of shares
outstanding:

Basic	1,890,838	1,896,650
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Six Months Ended June 30

	2009 (Unaudited ¹)	2010 (Unaudited ¹)
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Net Interest Income	6,343,795	7,397,809
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Non-Interest Income	1,658,728	1,020,994
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Provision for Loan Losses	(3,508,512)	996,558
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FDIC Special Assessment	(251,250)	-
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Non-Interest Expense	(4,651,836)	(4,885,041)
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Net Income/(Loss) Before Taxes	(409,075)	4,530,320
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Tax (Expense)/Benefit	463,377	(1,285,603)
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Net Income	54,302	3,244,717
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Income per share:

Basic	0.03	1.71
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Weighted average of shares
outstanding:

Basic	1,890,838	1,896,650
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¹Financial results for the Bancorp are audited by external accountants on an annual basis; however, external auditors are not engaged to review quarterly information.