

## Quarterly Summary (Unaudited)

(Dollars in thousands except per share data)

	December 31, 2009	September 30, 2009	Quarter Ended June 30, 2009	March 31, 2009	December 31, 2008
<b>INCOME STATEMENT</b>					
Interest income	\$ 3,777	\$ 3,995	\$ 4,458	\$ 4,742	\$ 5,086
Interest expense	1,109	1,346	1,554	1,608	1,664
Net interest income	2,668	2,649	2,904	3,135	3,422
Provision for loan loss	2,000	2,050	1,000	800	7,300
Non-interest income	970	469	1,023	970	826
Non-interest expense	4,046	3,676	4,344	3,800	5,484
Loss before income taxes	(2,408)	(2,608)	(1,417)	(495)	(8,537)
Income tax (recovery) expense	(3,166)	-	-	-	5,348
Net income (loss)	\$ 758	\$ (2,608)	\$ (1,417)	\$ (495)	\$ (13,885)
<b>BALANCE SHEET DATA</b>					
Total assets	330,821	347,956	366,223	361,315	362,557
Earning assets	278,452	298,061	312,092	321,017	332,708
Total loans	227,949	240,924	253,222	263,431	273,892
Allowance for loan loss (ALLL)	9,348	10,089	9,473	10,045	10,664
Total deposits	315,196	332,865	348,070	341,567	340,900
Other borrowings	414	170	459	468	1,258
Stockholders' equity	13,312	12,980	15,418	17,151	17,833
<b>ASSET QUALITY</b>					
Other real estate owned (OREO)	10,068	11,374	8,873	9,743	6,873
Net charge-offs	2,741	1,434	1,572	1,419	4,734
Non-accrual loans	17,984	18,954	11,540	12,553	15,408
Non-performing assets (NPA)	28,053	30,328	20,413	22,296	22,281
Non-accrual loans / total loans	7.89%	7.87%	4.56%	4.77%	5.57%
ALLL / total loans	4.10%	4.19%	3.74%	3.81%	3.89%
ALLL / non-accrual loans	51.98%	53.23%	82.09%	80.02%	69.21%
<b>PERFORMANCE MEASUREMENTS</b>					
Net interest margin (tax equivalent)	3.58%	3.46%	3.75%	3.98%	4.06%
Return on average assets (annualized)	0.91%	-2.82%	-1.56%	-0.55%	-15.33%
Return on average equity (annualized)	24.2%	-70.5%	-34.3%	-11.5%	-203.4%
Shareholders' equity / total assets	4.0%	3.7%	4.2%	4.7%	4.9%
Total loans / total deposits	72.3%	72.4%	72.8%	77.1%	80.3%
Book value per share	\$ 11.51	\$ 11.22	\$ 13.33	\$ 14.83	\$ 15.42
Income (loss) per share - basic	\$ 0.66	\$ (2.25)	\$ (1.22)	\$ (0.43)	\$ (12.00)
Shares outstanding	1,156,690	1,156,690	1,156,690	1,156,690	1,156,690