

Quarterly Summary (Unaudited)

(Dollars in thousands except per share data)

| | Quarter Ended | | | | |
|---------------------------------------|----------------------|-----------------------|------------------|-------------------|----------------------|
| | December 31, 2009 | September 30, 2009 | June 30, 2009 | March 31, 2009 | December 31, 2008 |
| INCOME STATEMENT | | | | | |
| 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) |
| BALANCE SHEET DATA | | | | | |
| 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 |
| ASSET QUALITY | | | | | |
| 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% |
| PERFORMANCE MEASUREMENTS | | | | | |
| 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 |