

Stockholders' Equity and Regulatory Capital *(Unaudited)*

	<i>(Dollars in thousands except per share data)</i>			
	Common Stock	Retained Earnings / (Deficit)	Accumulated Comprehensive Income	Total Stockholders' Equity
December 31, 2007	\$ 16,271	\$ 21,053	\$ 410	\$ 37,734
Net income / (loss)		(20,213)		(20,213)
Change in unrealized gain (loss) on AFS securities			312	312
Dividends	-	-	-	-
December 31, 2008	16,271	840	722	17,833
Net income / (loss)		(3,762)		(3,762)
Change in unrealized gain (loss) on AFS securities			(760)	(760)
Dividends	-	-	-	-
December 31, 2009	\$ 16,271	\$ (2,921)	\$ (38)	\$ 13,312

Regulatory Capital information presented below represents Bank only:

	Actual		Amount Required To Be Classified As Adequately Capitalized		Amount Required To Be Classified as Well Capitalized	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
December 31, 2009						
Total Capital to risk-weighted assets	16,490	6.7%	19,640	8.0%	24,550	10.0%
Tier 1 Capital to risk-weighted assets	13,344	5.4%	9,820	4.0%	14,730	6.0%
Tier 1 Capital to average assets	13,344	4.0%	13,270	4.0%	16,588	5.0%
December 31, 2008						
Total Capital to risk-weighted assets	20,669	7.4%	22,236	8.0%	27,795	10.0%
Tier 1 Capital to risk-weighted assets	17,106	6.2%	11,118	4.0%	16,677	6.0%
Tier 1 Capital to average assets	17,106	4.6%	14,796	4.0%	18,495	5.0%