



(000's except share data and percentages)

	3Q YTD 2011	3Q YTD 2010	2010	2009
Operating Results:				
Total interest income	\$9,753	\$9,564	\$12,836	\$10,917
Total interest expense	2,085	2,946	3,745	4,623
Net interest income	7,668	6,618	9,091	6,294
Provision for loan losses	100	1,670	2,265	758
Non-interest income	761	761	948	672
Non-interest expense	6,612	5,744	7,911	6,041
Income taxes (benefit)	598	(381)	(553)	(352)
Net income (loss)	\$ 1,119	\$ 346	\$ 416	\$ 519
Per Share Data and Shares				
Outstanding:				
Basic earnings (loss) per share	\$ 0.43	\$ 0.13	\$ 0.16	\$ 0.20
Diluted earnings (loss) per share	\$ 0.43	\$ 0.13	\$ 0.16	\$ 0.20
Book value per share	\$ 9.80	\$ 9.31	\$ 9.29	\$ 9.15
Weighted average shares outstanding	2,598,285	2,581,943	2,581,713	2,565,687
Cash dividends declared	—	—	—	—
Financial Position:				
Investments	\$ 22,499	\$ 28,748	\$ 26,653	\$ 29,918
Loans, net	195,688	188,324	188,654	181,749
Total assets	265,399	237,242	239,882	236,124
Deposits	232,096	200,039	204,847	189,838
Borrowings	7,985	13,530	11,665	23,250
Stockholders' equity	24,477	22,993	22,937	22,339
Performance Ratios:				
Return on average assets	0.60%	0.19%	0.17%	0.25%
Return on average equity	6.31%	2.05%	1.84%	2.39%
Net interest margin	4.24%	4.01%	4.10%	3.27%
Asset Quality Ratios:				
Allowance for loan losses to loans	1.59%	1.64%	1.93%	1.29%
Net charge-offs to average loans	0.32%	0.49%	0.50%	—
Nonperforming assets to total assets	2.22%	0.07%	0.63%	1.29%
Capital Ratios:				
Tier 1 risk-based capital	11.77%	11.20%	11.08%	11.44%
Total risk-based capital	13.02%	12.45%	12.34%	12.66%
Leverage capital ratio	9.42%	9.60%	9.39%	10.15%