



Selected Financial Data

	٦	Twelve months en 2010	ded D	ed December 31, 2009	
Income statement summary Net interest income Noninterest income	\$	Unaudited 6,348,000 422,000	\$	Audited 5,684,000 286,000	
Noninterest expense Provision for loan losses		3,965,000 745,000		3,580,000 685,000	
Income before income tax Income tax		2,060,000 848,000		1,705,000 702,000	
Net income	\$	1,212,000	\$	1,003,000	
Balance sheet summary Loans Allowance for loan losses Deposits Stockholders' equity Total assets	\$	101,429,000 2,670,000 150,128,000 14,441,000 170,383,000	\$	96,593,000 1,935,000 140,240,000 13,204,000 160,346,000	
Common stockholders' data Basic earnings per share (annualized) Book value per share	\$ \$	1.12 13.40	\$ \$	0.93 12.25	
Capital ratios Tier 1 leverage ratio Tier 1 risk-based capital ratio Total risk-based capital ratio		8.36% 13.08% 14.36%		8.24% 11.50% 12.76%	
Financial ratios (annualized) Return on average assets Return on average equity Efficiency ratio Net interest margin		0.73% 8.76% 58.57% 4.05%		0.68% 7.96% 59.94% 4.11%	
Asset Quality Nonaccrual loans Charge-off		0 11		0	