



Selected Financial Data (unaudited)

Quarter-Ended		Change	Quarter-ended		Change	Year-to-Date Ended		Change
9/30/2011	6/30/2011	%	9/30/2010	%		9/30/11	9/30/10	%

Balance Sheet

Total assets	\$ 136,576,720	\$ 117,068,771	17%	\$ 106,370,537	28%
Gross loans	77,639,125	70,663,950	10%	67,796,965	15%
Allowance for loan losses	2,619,000	2,329,000	12%	1,764,000	48%
Non interest-bearing deposits	30,498,263	17,320,567	76%	15,657,196	95%
Total deposits	118,087,432	98,970,468	19%	85,982,978	37%
Shareholders' equity	18,336,624	17,963,617	2%	17,023,894	8%

Income Statement

Interest income	1,550,552	1,497,313	4%	1,322,679	17%	\$ 4,596,539	\$ 3,792,692	21%
Interest expense	156,027	163,775	-5%	171,626	-9%	487,382	527,808	-8%
Net interest income	1,394,525	1,333,538	5%	1,151,053	21%	4,109,157	3,264,884	26%
Provision for loan losses	290,000	209,000	39%	105,000	176%	694,000	380,000	83%
Non-interest income	129,657	33,472	287%	144,234	-10%	216,498	307,694	-30%
Non-interest expense	868,228	817,843	6%	974,913	-11%	2,601,622	2,775,209	-6%
Net income	\$ 365,954	\$ 340,167	8%	\$ 215,374	70%	\$ 1,030,033	\$ 417,369	147%
Net income excluding loan loss provisions	\$ 655,954	\$ 549,167	19%	\$ 320,374	105%	\$ 1,724,033	\$ 797,369	116%
Earnings per share (basic)	\$ 0.20	\$ 0.18	8%	0.17	14%			
Book value per share	\$ 9.90	\$ 9.69	2%	9.19	8%			

Ratios

Net interest margin	4.51%	4.66%	4.55%
Equity capital-to-total assets	13.4%	15.3%	16.0%