



Selected Financial Data (unaudited)

Quarter-Ended		Change	Quarter-ended		Change	Year-to-Date Ended		Change
12/31/2011	9/30/2011	%	12/31/2010	%		12/31/11	12/31/10	%

Balance Sheet

Total assets	\$ 143,144,313	\$ 136,576,720	5%	\$ 116,829,629	23%
Gross loans	86,426,484	77,639,125	11%	69,185,059	25%
Allowance for loan losses	2,855,000	2,619,000	9%	1,925,000	48%
Non interest-bearing deposits	31,366,553	30,498,263	3%	20,258,708	55%
Total deposits	123,882,208	118,087,432	5%	96,178,830	29%
Shareholders' equity	18,731,764	18,336,624	2%	17,289,676	8%

Income Statement

Interest income	1,617,294	1,550,552	4%	1,435,184	13%	\$ 6,213,833	5,227,876	19%
Interest expense	154,570	156,027	-1%	172,171	-10%	641,952	699,979	-8%
Net interest income	1,462,724	1,394,525	5%	1,263,013	16%	5,571,881	4,527,897	23%
Provision for loan losses	236,000	290,000	-19%	161,000	47%	930,000	541,000	72%
Non-interest income	50,256	129,657	-61%	32,242	56%	266,754	339,936	-22%
Non-interest expense	879,177	868,228	1%	904,805	-3%	3,480,799	3,680,014	-5%
Net income	<u>\$ 397,803</u>	<u>\$ 365,954</u>	9%	<u>\$ 229,450</u>	73%	<u>\$ 1,427,836</u>	<u>\$ 646,819</u>	121%
Net income excluding loan loss provisions	\$ 633,803	\$ 655,954	-3%	\$ 390,450	62%	\$ 2,357,836	\$ 1,187,819	99%
Earnings per share (basic)	\$ 0.20	\$ 0.20	-1%	0.21	-7%	\$ 0.76	\$ 0.35	119%
Book value per share	\$ 9.19	\$ 9.90	-7%	9.33	-2%			

Ratios

Net interest margin	4.25%	4.51%	4.58%
Equity capital-to-total assets	13.1%	13.4%	14.8%

# Shares Outstanding	2,038,324	1,853,028	1,853,028
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