

(All dollars in thousands except earnings per share)

Balance Sheet Ratios:			Operating Ratios:				
Leverage Capital	9.29%	10.59%	Return on Average Assets	3.95%	0.39%	1.65%	0.24%
Tier I Risk Based Capital	13.80%	13.53%	Return on Average Equity	41.73%	3.80%	16.18%	2.32%
Total Risk Based Capital	14.98%	14.74%	Net Interest Margin	3.42%	4.44%	3.59%	4.28%
Allowance for Loan Loss Reserves to Loans	1.28%	1.28%	Basic EPS:				
Book Value Per Share	\$6.83	\$6.06	Shares Issued & Outstanding 1,411,261	\$0.66	\$0.05	\$0.75	\$0.10