

SUMMARY FINANCIAL DATA
(in thousands, except per share data)

	2012	2011	2010	2009	2008
Statement of Operations Data:					
Interest income	\$ 11,064	\$ 12,692	\$ 14,227	\$ 17,870	\$ 24,307
Interest expense	1,092	1,571	2,496	4,632	8,118
Net interest income	9,972	11,121	11,731	13,238	16,189
Provision for loan losses	1,325	6,200	5,975	15,847	14,855
Noninterest income ⁽¹⁾	3,271	2,922	3,225	3,569	3,341
Gain (loss) on available for sale securities ⁽¹⁾	(3)	337	329	199	(3,237)
Noninterest expense ⁽²⁾	11,690	11,753	13,146	15,939	14,979
Income (loss) before federal income taxes	225	(3,573)	(3,836)	(14,780)	(13,541)
Net income (loss)	329	(3,573)	(3,893)	(13,696)	(13,414)
Per Share Data ⁽³⁾:					
Basic and diluted net income (loss) per share	\$ 0.72	\$ (7.81)	\$ (8.53)	\$ (30.23)	\$ (30.31)
Dividends paid	-	-	-	-	1.12
Weighted average basic and diluted shares outstanding	457,416	457,318	456,633	453,025	442,333
Balance Sheet Data:					
Total assets	\$ 296,871	\$ 292,080	\$ 305,341	\$ 332,390	\$ 388,783
Loans, gross	180,191	208,844	235,938	274,046	315,817
Allowance for loan losses	11,769	12,690	13,970	18,665	14,122
Deposits	287,682	283,652	293,280	315,196	349,527
Shareholders' equity	7,369	6,610	10,134	14,376	27,525
Ratios:					
Dividend payout ratio	N/A	N/A	N/A	N/A	N/A
Average equity to average asset ratio	2.35%	2.96%	4.31%	5.80%	9.24%

⁽¹⁾ Included in noninterest income in the "Consolidated Statements of Operations" and discussed under the caption "Noninterest Income" under Item 7 "Management's Discussion and Analysis of Financial Condition and Results of Operations".

⁽²⁾ Included in noninterest expense in the "Consolidated Statements of Operations" and discussed under the caption "Noninterest Expense" under Item 7 "Management's Discussion and Analysis of Financial Condition and Results of Operations".

⁽³⁾ Per share data and number of shares are adjusted to reflect the 1-for-7 reverse stock split effective October 3, 2011.