

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

	2011	2010	2009	2008	2007
Statement of Operations Data:					
Interest income	\$ 12,692	\$ 14,227	\$ 17,870	\$ 24,307	\$ 30,173
Interest expense	1,571	2,496	4,632	8,118	11,884
Net interest income	11,121	11,731	13,238	16,189	18,289
Provision for loan losses	6,200	5,975	15,847	14,855	14,030
Noninterest income ⁽¹⁾	2,922	3,225	3,569	3,341	3,755
Gain (loss) on available for sale securities ⁽¹⁾	337	329	199	(3,237)	(548)
Noninterest expense ⁽²⁾	11,753	13,146	15,939	14,979	13,493
Loss on sale/writedown of commercial loans	-	-	-	-	4,312
Loss before federal income taxes	(3,573)	(3,836)	(14,780)	(13,541)	(10,339)
Net loss	(3,573)	(3,893)	(13,696)	(13,414)	(6,556)
Per Share Data ⁽³⁾:					
Basic and diluted net loss per share	\$ (7.81)	\$ (8.53)	\$ (30.23)	\$ (30.31)	\$ (14.91)
Dividends paid	-	-	-	1.12	5.88
Weighted average basic and diluted shares outstanding	457,318	456,633	453,025	442,333	439,247
Balance Sheet Data:					
Total assets	\$ 292,080	\$ 305,341	\$ 332,390	\$ 388,783	\$ 432,894
Loans, gross	208,844	235,938	274,046	315,817	347,876
Allowance for loan losses	12,690	13,970	18,665	14,122	10,314
Deposits	283,653	293,280	315,196	349,527	379,578
Shareholders' equity	6,609	10,134	14,376	27,525	40,627
Ratios:					
Dividend payout ratio	N/A	N/A	N/A	N/A	N/A
Average equity to average asset ratio	2.96%	4.31%	5.80%	9.24%	10.47%

(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.