

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

	2013	2012	2011	2010	2009
Statement of Operations Data:					
Interest income	\$ 10,455	\$ 11,064	\$ 12,692	\$ 14,227	\$ 17,870
Interest expense	925	1,092	1,571	2,496	4,632
Net interest income	9,530	9,972	11,121	11,731	13,238
Provision for loan losses	(2,250)	1,325	6,200	5,975	15,847
Noninterest income ⁽¹⁾	2,865	3,271	2,922	3,225	3,569
Gain (loss) on available for sale securities ⁽¹⁾	-	(3)	337	329	199
Noninterest expense ⁽²⁾	11,567	11,690	11,753	13,146	15,939
Income (loss) before federal income taxes	3,078	225	(3,573)	(3,836)	(14,780)
Net income (loss)	2,974	329	(3,573)	(3,893)	(13,696)
Per Share Data ^{(3) (4)}:					
Basic and diluted net income (loss) per share	\$ 1.57	\$ 0.72	\$ (7.81)	\$ (8.53)	\$ (30.23)
Dividends paid	-	-	-	-	-
Weighted average basic and diluted shares outstanding	1,896,613	457,416	457,318	456,633	453,025
Balance Sheet Data:					
Total assets	\$ 312,290	\$ 296,871	\$ 292,080	\$ 305,341	\$ 332,390
Loans, gross	165,115	180,191	208,844	235,938	274,046
Allowance for loan losses	9,214	11,769	12,690	13,970	18,665
Deposits	285,313	287,682	283,652	293,280	315,196
Shareholders' equity	25,106	7,369	6,610	10,134	14,376
Ratios:					
Dividend payout ratio	N/A	N/A	N/A	N/A	N/A
Average equity to average asset ratio	3.37%	2.35%	2.96%	4.31%	5.80%

⁽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.

⁽⁴⁾ 2013 per share data and number of shares include 17,510 shares of Mandatorily Convertible Non-Cumulative Junior Participating Preferred Stock, Series B, converted to common shares at a rate reflecting a price per common share of \$0.70.