

**SUMMARY FINANCIAL DATA**

	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>
	(in thousands, except per share data)				
<b>Statement of Operations Data:</b>					
Interest income	\$ 10,239	\$ 10,455	\$ 11,064	\$ 12,692	\$ 14,227
Interest expense	703	925	1,092	1,571	2,496
Net interest income	9,536	9,530	9,972	11,121	11,731
Provision for loan losses	(2,500)	(2,250)	1,325	6,200	5,975
Noninterest income	2,422	2,865	3,271	2,922	3,225
Gain (loss) on available for sale securities <sup>(1)</sup>	2	-	(3)	337	329
Noninterest expense	11,390	11,567	11,690	11,753	13,146
Income (loss) before federal income taxes	3,070	3,078	225	(3,573)	(3,836)
Net income (loss)	3,050	2,974	329	(3,573)	(3,893)
<b>Per Share Data <sup>(2) (3)</sup>:</b>					
Basic and diluted net income (loss) per share	\$ 0.11	\$ 1.57	\$ 0.72	\$ (7.81)	\$ (8.53)
Dividends paid	-	-	-	-	-
Weighted average basic and diluted shares outstanding	27,228,196	1,896,613	457,416	457,318	456,633
<b>Balance Sheet Data:</b>					
Total assets	\$ 322,826	\$ 312,290	\$ 296,871	\$ 292,080	\$ 305,341
Loans, gross	160,046	165,115	180,191	208,844	235,938
Allowance for loan losses	7,109	9,214	11,769	12,690	13,970
Deposits	290,379	285,313	287,682	283,652	293,280
Shareholders' equity	31,144	25,106	7,369	6,610	10,134
<b>Ratios:</b>					
Dividend payout ratio	N/A	N/A	N/A	N/A	N/A
Average equity to average asset ratio	8.99%	3.37%	2.35%	2.96%	4.31%

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

(3) 2014 and 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.