



	1	2	3	4	5	6	7	
	Selected Financial Data (unaudited)							
			<u>Change</u>				<u>Change</u>	
	Quarter ended 6/30/08	Quarter ended 3/31/08	\$	%	Period ended 12/31/07 *	\$	%	

Balance Sheet

1	Total assets	\$ 50,446,016	\$ 42,557,513	\$ 7,888,503	19%	\$ 26,794,081	\$ 23,651,935	88%
2	Gross loans	27,678,630	23,002,875	4,675,755	20%	6,391,813	21,286,817	333%
3	Allowance for loan losses	416,000	345,000	71,000	21%	80,000	336,000	420%
4	Non interest-bearing deposits	7,285,034	6,222,696	1,062,338	17%	2,547,352	4,737,682	186%
5	Total deposits	33,449,401	25,274,168	8,175,233	32%	8,977,260	24,472,141	273%
6	Shareholders' equity	16,892,743	17,187,672	(294,929)	-2%	17,768,667	(875,924)	-5%

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8 Income Statement

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10	Interest income	\$ 620,931	\$ 504,527	\$ 116,404	23%	\$ 211,785	\$ 409,146	193%
11	Interest expense	134,352	91,740	42,612	46%	27,168	107,184	395%
12	Net interest income	486,579	412,787	73,792	18%	184,617	301,962	164%
13								
14	Provision for loan losses	71,000	265,000	(194,000)	-73%	80,000	(9,000)	-11%
15	Non-interest income	10,090	5,906	4,184	71%	2,025	8,065	398%
16	Non-interest expense	812,275	826,365	(14,090)	-2%	643,681	168,594	26%
17								
18	Net loss	\$ (386,606)	\$ (672,672)	\$ 286,066	43%	\$ (537,039)	\$ 150,433	28%

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21 Ratios

22	Net interest margin	4.58%	5.07%			4.43%		
23	Equity capital-to-total assets	33.5%	40.4%			66.3%		

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25 * from 10/29/07 inception date through 12/31/07