

| | Selected Financial Data (unaudited) | | | | | | | | | |
|--|-------------------------------------|----------------|------|--------|----------------|-------|--------|--------------------|--------------|--------|
| | Quarter-Ended | | | Change | Quarter-Ended | | Change | Year-to-Date Ended | | Change |
| | 12/31/2013 | 9/30/2013 | % | | 12/31/2012* | % | | 12/31/2013 | 12/31/2012* | % |
| Balance Sheet | | | | | | | | | | |
| Total assets | \$ 157,974,526 | \$ 160,699,244 | -2% | | \$ 168,777,638 | -6% | | | | |
| Gross loans | 103,530,539 | 100,119,098 | 3% | | 98,242,730 | 5% | | | | |
| Allowance for loan losses | 2,874,031 | 2,874,031 | 0% | | 2,863,302 | 0% | | | | |
| Non interest-bearing deposits | 30,290,175 | 33,021,385 | -8% | | 37,314,564 | -19% | | | | |
| Total deposits | 134,494,698 | 137,647,912 | -2% | | 147,123,984 | -9% | | | | |
| Shareholders' equity | 22,858,980 | 22,270,053 | 3% | | 20,817,779 | 10% | | | | |
| Income Statement | | | | | | | | | | |
| Interest income | 1,862,763 | 2,036,849 | -9% | | 1,841,818 | 1% | | \$ 7,564,194 | \$ 7,103,011 | 6% |
| Interest expense | 97,981 | 106,932 | -8% | | 133,886 | -27% | | 427,030 | 579,993 | -26% |
| Net interest income | 1,764,782 | 1,929,917 | -9% | | 1,707,932 | 3% | | 7,137,164 | 6,523,018 | 9% |
| Provision for loan losses | - | - | 0% | | 40,000 | -100% | | - | 238,000 | -100% |
| Non-interest income | 79,833 | 105,810 | -25% | | 83,054 | -4% | | 348,317 | 352,646 | -1% |
| Non-interest expense | 910,873 | 978,861 | -7% | | 860,419 | 6% | | 3,787,105 | 3,627,489 | 4% |
| Net income before taxes | 933,742 | 1,056,866 | -12% | | 890,567 | 5% | | 3,698,376 | 3,010,176 | 23% |
| Income tax expense (benefit) | 344,180 | 403,749 | -15% | | 381,745 | -10% | | 1,374,882 | 1,161,811 | 18% |
| Net income | \$ 589,562 | \$ 653,117 | -10% | | \$ 508,822 | 16% | | \$ 2,323,494 | \$ 1,848,364 | 26% |
| Earnings per share (basic) * | \$ 0.28 | \$ 0.31 | -10% | | \$ 0.24 | 17% | | \$ 1.09 | \$ 0.86 | 27% |
| Book value per share * | \$ 10.68 | \$ 10.41 | 3% | | \$ 9.73 | 10% | | \$ 10.68 | \$ 9.73 | 10% |
| Ratios | | | | | | | | | | |
| Net interest margin | 4.64% | 4.91% | | | 4.16% | | | | | |
| Equity capital-to-total assets | 14.5% | 13.9% | | | 12.3% | | | | | |
| Return on Average Assets | 1.48% | 1.59% | | | 1.19% | | | | | |
| Return on Average Equity | 10.31% | 11.76% | | | 9.75% | | | | | |
| Allowance for Loan Losses-to-Total Loans | 2.78% | 2.87% | | | 2.91% | | | | | |
| Non-Performing Assets-to-Total Assets | 0.22% | 0.21% | | | 0.52% | | | | | |
| Efficiency Ratio | 49.4% | 48.1% | | | 48.1% | | | | | |

* - adjusted for 5% stock dividend of 3/8/13