

UNAUDITED

CONSOLIDATED BALANCE SHEET

	6/30/2006	6/30/2005	Percentage Change
Assets			
Cash & Due From Banks	\$ 14,803,215	\$ 10,976,945	34.9%
Securities	125,496,578	120,385,001	4.2
Loans Held For Sale	103,981	-	n/m
Loans	384,192,767	366,840,594	4.7
Reserve for Loan Losses	4,407,721	4,431,400	-0.5
Net Loans	379,785,046	362,409,194	4.8
Federal Funds Sold	127,000	216,000	-41.2
Other Assets	33,027,847	31,812,011	3.8
Total Assets	\$ 553,343,667	\$ 525,799,151	5.2%
Liabilities & Stockholders' Equity			
Deposits			
Demand	\$ 77,260,984	\$ 69,855,638	10.6%
Savings & Interest Checking	134,209,671	133,459,608	0.6
Certificates of Deposit	177,158,693	181,676,937	-2.5
Total Deposits	388,629,348	384,992,183	0.9
Repurchase Agreements	15,046,453	15,345,601	-1.9
Other Borrowed Funds	99,376,873	75,468,197	31.7
Other Liabilities	3,488,089	3,686,441	-5.4
Total Liabilities	506,540,763	479,492,422	5.6
Stockholders' Equity	46,802,904	46,306,729	1.1
Total Liabilities & Stockholders' Equity	\$ 553,343,667	\$ 525,799,151	5.2%

CONSOLIDATED INCOME STATEMENT

	Six Months Ending			Three Months Ending		
	6/30/2006	6/30/2005	Percentage Change	6/30/2006	6/30/2005	Percentage Change
Interest Income	\$ 16,296,044	\$ 13,753,086	18.5%	\$ 8,245,104	\$ 7,032,935	17.2%
Interest Expense	7,309,260	5,146,761	42.0	3,734,136	2,648,161	41.0
Net Interest Income	8,986,784	8,606,325	4.4	4,510,968	4,384,774	2.9
Loan Loss Provision	240,000	416,500	-42.4	108,200	166,600	-35.1
Net Interest Income After Provision	8,746,784	8,189,825	6.8	4,402,768	4,218,174	4.4
Other Income	3,301,159	3,388,042	-2.6	1,704,900	1,834,185	-7.0
Other Expenses	7,827,050	7,773,424	0.7	3,729,188	3,954,071	-5.7
Income Before Taxes	4,220,893	3,804,443	10.9	2,378,480	2,098,288	13.4
Income Taxes	1,211,974	955,242	26.9	662,490	582,340	13.8
Net Income	3,008,919	2,849,201	5.6	1,715,990	1,515,948	13.2
Net Change in Unrealized Gain (loss) on Securities	(1,482,112)	(199,276)	643.7	(778,738)	889,874	-187.5
Comprehensive Income	\$ 1,526,807	\$ 2,649,925	-42.4%	\$ 937,252	\$ 2,405,822	-61.0%

Selected Ratios

Return on Average Assets	1.07%	1.09%	1.23%	1.23%
Return on Average Equity	12.8	12.6	14.6	14.2
Earnings Per Share	\$ 1.13	\$ 1.06	\$ 0.65	\$ 0.56
Earnings Per Share - assuming dilution	1.12	1.05	0.64	0.56
Cash Dividends Per Share	0.50	0.46	0.25	0.23
Book Value Per Share	17.51	17.25		
Market Price	High	Low	Close	
Second Quarter '06	\$29.75	\$27.00	\$27.00	
First Quarter '06	\$30.00	\$29.00	\$29.00	

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