



(in Thousands)

BALANCE SHEET

	Year-end:		Quarter-end:
	12/31/2007	12/31/2008	3/31/2009
Cash and balances due from depository institutions			
Noninterest-bearing balances and currency and coin	\$ 23,988	\$ 23,615	\$ 32,785
Interest-bearing balances	242	30	14
Securities available-for-sale securities	118,278	133,561	114,090
Fed. funds sold & securities purchased under agreements to resell	179	394	497
Loans and lease financing receivables:			
Loans and leases held for sale	164,454	162,699	228,924
Loans and leases, net of unearned income	763,677	867,441	888,271
LESS: Allowance for loan and lease losses	7,143	15,439	14,696
Loans and leases, net of unearned income and allowance	920,988	1,014,701	1,102,499
Premises and fixed assets (including capitalized leases)	14,282	19,169	18,741
Other real estate owned	4,732	16,486	12,703
Investments in unconsolidated subsidiaries and associated co's.	20,327	17,113	20,374
Goodwill	1,725	1,725	1,725
Other assets	31,416	38,269	35,898
Total assets	\$ 1,136,157	\$ 1,265,063	\$ 1,339,326
Deposits	814,405	980,598	951,851
Federal funds purchased	6,843	44	-
Securities sold under agreements to repurchase	40,882	33,107	20,574
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	179,318	145,562	238,047
Subordinated notes and debentures	9,500	6,250	6,250
Other liabilities	5,663	5,586	6,512
Total liabilities	1,056,611	1,171,147	1,223,234
Minority interest in consolidated subsidiaries	421	425	422
Common stock	1,271	1,271	1,271
Surplus (exclude all surplus related to preferred stock)	23,441	32,191	54,191
Retained earnings	54,167	58,301	57,882
Accumulated other comprehensive income	246	1,728	2,326
Total equity capital	79,125	93,491	115,670
Total liabilities, minority interest, and equity capital	\$ 1,136,157	\$ 1,265,063	\$ 1,339,326



(in Thousands)

INCOME STATEMENT

	Year-end:		Quarterly trend:	
	12/31/2007	12/31/2008	4th quarter 08	1st quarter 09
Interest income:				
Interest and fee income on loans:				
Loans secured by real estate	\$ 42,692	\$ 45,572	\$ 10,933	\$ 11,830
Commercial and industrial loans	26,861	26,141	5,767	5,088
Loans to individuals for household, family, and other personal expenditures	3,569	2,873	608	552
All other loans	709	1,317	367	225
Total interest and fee income on loans	73,831	75,903	17,675	17,695
Interest income on balances due from depository institutions	38	1	-	-
Interest and dividend income on securities	5,734	6,286	1,605	1,569
Int. inc. on fed. funds sold & securities purchased under agreements to resell	52	19	3	1
Other interest income	485	429	57	65
Total interest income	80,140	82,638	19,340	19,330
Interest expense:				
Interest on deposits	31,214	24,567	5861	5,017
Exp. of fed. funds purchased & securities sold under agreements to repurchase	1,739	1,197	170	96
Interest on trading liabilities and other borrowed money	5,704	5,505	1,080	1,045
Interest on subordinated notes and debentures	775	440	66	51
Total interest expense	39,432	31,709	7,177	6,209
Net interest income	40,708	50,929	12,163	13,121
Provision for loan and lease losses	4,750	14,124	3,000	3,500
Noninterest income:				
Income from fiduciary activities	164	222	208	5
Service charges on deposit accounts	4,649	4,698	1,100	1,023
Income from investment banking, annuity sales and other insurance activities	1,940	3,437	763	771
Net gains (losses) on sales of loans and leases	8,481	5,705	(855)	2,341
Net gains (losses) on sales of other real estate owned	191	(108)	(66)	(496)
Other noninterest income	4,140	4,844	861	1,030
Total noninterest income	19,565	18,798	2,011	4,674
Realized gains (losses) on available-for-sale securities	1	154	-	189
Noninterest expense:				
Salaries and employee benefits	24,257	28,691	4,942	6,819
Expenses of premises and fixed assets (net of rental income)	5,592	6,823	1,936	1,670
Other noninterest expense	13,093	15,054	4,285	3,926
Total noninterest expense	42,942	50,568	11,163	12,415
Income (loss) before income taxes and extraordinary items and other adjustments	12,582	5,189	11	2,069
Applicable income taxes	3,571	1,055	(67)	489
Income (loss) before extraordinary items and other adjustments	9,011	4,134	78	1,580
Extraordinary items and other adjustments, net of income taxes	-	-	-	-
Net income (loss)	\$ 9,011	\$ 4,134	\$ 78	\$ 1,580

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