<table>
<thead>
<tr>
<th></th>
<th>Quarter Ended</th>
<th></th>
<th>Quarter Ended</th>
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<th>Quarter Ended</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>June 30, 2010</td>
<td>March 31,</td>
<td>December 31, 2009</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net Income</strong></td>
<td>$(212,852)</td>
<td>$(185,948)</td>
<td>$(1,563,706)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Tier I Risk-Based Capital Ratio</strong></td>
<td>9.88%</td>
<td>8.87%</td>
<td>8.76%</td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Tier I &amp; II Risk-Based Capital Ratio</strong></td>
<td>13.13%</td>
<td>12.19%</td>
<td>11.98%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Leverage Capital Ratio</strong></td>
<td>8.31%</td>
<td>7.65%</td>
<td>7.51%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Balance Sheet Data (period end):</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans Held For Sale</td>
<td>2,819,752</td>
<td>3,271,375</td>
<td>4,581,613</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td>110,006,402</td>
<td>111,080,194</td>
<td>110,768,257</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assets</td>
<td>160,508,913</td>
<td>160,993,399</td>
<td>164,340,844</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits</td>
<td>121,577,981</td>
<td>122,089,250</td>
<td>124,820,579</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Realized Shareholder's Equity</td>
<td>18,624,121</td>
<td>17,651,845</td>
<td>17,752,289</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Unrealized Gains on Securities</td>
<td>939,737</td>
<td>554,359</td>
<td>344,167</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Shareholder's Equity</td>
<td>19,563,858</td>
<td>18,206,204</td>
<td>18,096,456</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Loan Performance Data:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allowance for Loan Losses (at period end)</td>
<td>3,155,059</td>
<td>3,175,043</td>
<td>3,119,037</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>As a Percentage of Period End Loans</td>
<td>2.87%</td>
<td>2.86%</td>
<td>2.82%</td>
<td></td>
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</tr>
<tr>
<td>Net Loans Charged Off</td>
<td>1,492,719</td>
<td>769,881</td>
<td>3,237,679</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonperforming Loans (at period end)</td>
<td>4,698,287</td>
<td>5,344,013</td>
<td>5,401,622</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>As a Percentage of Period End Loans</td>
<td>4.27%</td>
<td>4.81%</td>
<td>4.88%</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

The foregoing financial information is based on the Call Report filed by SunTrust Bank with the Federal Reserve Bank for the periods indicated.