

CONSOLIDATED STATEMENTS OF INCOME

	Three Months Ended	
	<u>September 30,</u>	
	<u>2012</u>	<u>2011</u>
Total interest income	\$2,168,110	\$2,158,267
Total interest expense	<u>244,238</u>	<u>400,217</u>
Net interest income	1,923,872	1,758,050
Provision for loan losses	<u>150,000</u>	<u>150,000</u>
Net interest income after provision for loan losses	1,773,872	1,608,050
Total noninterest income	327,393	263,013
Total noninterest expense	<u>1,042,818</u>	<u>1,060,495</u>
Income before income tax expense	1,058,447	810,568
Income tax expense	<u>356,900</u>	<u>275,600</u>
Net income	<u>\$ 701,547</u>	<u>\$ 534,968</u>
Basic earnings per share	<u>\$ 0.50</u>	<u>\$ 0.38</u>
Diluted earnings per share	<u>\$ 0.50</u>	<u>\$ 0.38</u>