

## Stockholders' Information

2006-2010 Summary

(dollars in thousands except share data)

December 31

For the Years Ended	2010	2009	2008	2007	2006
Net income (loss)	\$ (16,979)	\$(21,126)	\$ 7,326	\$ 6,770	\$ 6,488
Net income (loss) available to common stockholders	(18,262)	(22,329)	7,326	6,770	6,488
Common cash dividends	-0-	2,311	3,696	3,597	3,542
Net income (loss) available to common stockholders to average stockholders' equity	(23.82)%	(22.81)%	10.59%	10.32%	10.07%
<b>At Year-End</b>					
Common stock shares outstanding	3,325,941	3,306,369	3,298,041	3,308,447	3,351,410
Treasury shares outstanding	1,152,354	1,171,926	1,180,254	1,169,848	1,126,885
Basic weighted average shares outstanding	3,311,291	3,301,016	3,297,990	3,326,467	3,369,567
Diluted weighted average shares outstanding	3,311,291	3,301,479	3,314,439	3,334,406	3,389,765
<b>Per Share Data</b>					
Basic earnings (loss) per share available to common stockholders	\$ (5.52)	\$ (6.76)	\$ 2.22	\$ 2.04	\$ 1.93
Diluted earnings (loss) per share available to common stockholders	(5.52)	(6.76)	2.21	2.03	1.91
Common book value	9.58	15.03	21.97	20.74	19.50
Common cash dividends	-0-	0.70	1.12	1.08	1.05
<b>Market Valuation (at year-end)</b>					
Stock price	\$ 3.64	\$ 10.81	\$ 22.14	\$ 24.25	\$ 32.55
Price/Earnings multiple	n/a	n/a	10.0	11.9	16.9