

## NOTE 20 - QUARTERLY RESULTS OF OPERATIONS (unaudited):

(dollars in thousands, except per share data)	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
<b>Year Ended December 31, 2002</b>				
Total interest income	\$22,174	\$22,016	\$21,720	\$21,642
Total interest expense	7,723	7,078	6,710	6,447
Net interest income	14,451	14,938	15,010	15,195
Provision for loan losses	1,200	1,798	1,500	1,699
Net interest income after provision for loan losses	13,251	13,140	13,510	13,496
Noninterest income	3,587	4,942	4,733	4,604
Noninterest expense	10,321	11,195	11,299	11,217
Income before income taxes	6,517	6,887	6,944	6,883
Income tax expense	2,130	2,246	2,236	2,166
<b>Net Income</b>	<b>\$ 4,387</b>	<b>\$ 4,641</b>	<b>\$ 4,708</b>	<b>\$ 4,717</b>
Earnings per share - basic	\$ 0.77	\$ 0.81	\$ 0.83	\$ 0.85
Earnings per share - diluted	\$ 0.72	\$ 0.75	\$ 0.76	\$ 0.79
<b>Year Ended December 31, 2001</b>				
Total interest income	\$25,762	\$25,824	\$25,222	\$23,560
Total interest expense	13,030	12,314	11,626	9,048
Net interest income	12,732	13,510	13,596	14,512
Provision for loan losses	714	896	1,088	2,348
Net interest income after provision for loan losses	12,018	12,614	12,508	12,164
Noninterest income	3,248	3,744	3,673	4,479
Noninterest expense	8,921	9,863	9,622	10,154
Goodwill amortization	798	792	784	777
Income before income taxes	5,547	5,703	5,775	5,712
Income tax expense	2,056	2,116	2,111	1,946
<b>Net Income</b>	<b>\$ 3,491</b>	<b>\$ 3,587</b>	<b>\$ 3,664</b>	<b>\$ 3,766</b>
Earnings per share - basic	\$ 0.59	\$ 0.61	\$ 0.62	\$ 0.66
Earnings per share - diluted	\$ 0.57	\$ 0.58	\$ 0.59	\$ 0.63