

Abigail Adams National Bancorp, Inc. & Subsidiaries
Selected Financial Data
December 31, 2005 and 2004
(in thousands, except per share data)

	Three Months Ended:		Twelve Months Ended:	
	12/31/05	12/31/04	12/31/05	12/31/04
INCOME STATEMENT:				
Interest income	5,588	3,718	18,461	13,829
Interest expense	1,587	562	4,307	1,986
Net interest income	4,001	3,156	14,154	11,843
Provision for loan losses	90	105	310	420
Net interest income after provision for loan losses	3,911	3,051	13,844	11,423
Noninterest income	573	605	1,911	1,975
Noninterest expense	3,252	1,971	10,240	7,415
Income before taxes	1,232	1,685	5,515	5,983
Provision for income tax expense	493	670	2,195	2,381
Net income	739	1,015	3,320	3,602
PER SHARE DATA:				
Basic earnings per share	\$0.21	\$0.31	\$0.98	\$1.09
Diluted earnings per share	\$0.21	\$0.31	\$0.98	\$1.08
Dividends paid on common shares	\$0.13	\$0.11	\$0.50	\$0.45
Average shares outstanding – Basic	3,462,129	3,323,004	3,382,555	3,318,976
Average shares outstanding – Diluted	3,469,445	3,330,930	3,390,495	3,329,713
CONSOLIDATED BALANCE SHEET:				
Assets:				
Cash & due from banks			12,216	5,109
Short-term investments			6,333	12,794
Investment securities			70,116	50,835
Loans, gross			248,287	180,272
Allowance for loan losses			(4,345)	(2,558)
Other assets			10,423	4,740
Total assets			343,030	251,192
Liabilities:				
Deposits			292,032	215,367
Short-term borrowings			8,256	2,667
Long-term borrowings			11,213	7,127
Accrued expenses & other liabilities			3,476	1,271
Total liabilities			314,977	226,432
Stockholders' equity:				
Capital stock			35	33
Surplus			24,865	22,628
Retained earnings			3,153	2,099
Total stockholders' equity			28,053	24,760
Total liabilities & stockholders' equity			343,030	251,192
PERFORMANCE RATIOS:				
Book value per share			\$8.10	\$7.45
Return on average assets	0.85%	1.63%	1.15%	1.55%
Return on average stockholders' equity	10.45%	16.37%	12.49%	15.21%
Net interest margin	4.84%	5.31%	5.12%	5.34%
Efficiency ratio	71.10%	52.41%	63.74%	53.66%
Ratio of nonperforming assets to total assets			0.17%	0.75%
Ratio of nonperforming assets to loans & OREO			0.23%	1.04%
Allowance for loan losses to loans			1.75%	1.42%
Allowance for loan losses to nonperforming loans			980%	136%