

**Abigail Adams National Bancorp, Inc. & Subsidiaries**  
**Selected Financial Data**  
**December 31, 2006 and 2005**  
**(Unaudited)**  
**(In thousands, except per share data)**

|   | Three Months Ended: |          | Twelve Months Ended: |          |
|---|---------------------|----------|----------------------|----------|
|   | 12/31/06            | 12/31/05 | 12/31/06             | 12/31/05 |
| <b>INCOME STATEMENT:</b>                            |                     |          |                      |          |
| Interest income                                     | 7,379               | 5,588    | 26,259               | 18,461   |
| Interest expense                                    | 2,892               | 1,587    | 9,408                | 4,307    |
| Net interest income                                 | 4,487               | 4,001    | 16,851               | 14,154   |
| Provision for loan losses                           | (432)               | 90       | (232)                | 310      |
| Net interest income after provision for loan losses | 4,919               | 3,911    | 17,083               | 13,844   |
| Noninterest income                                  | 598                 | 573      | 2,130                | 1,911    |
| Noninterest expense                                 | 3,490               | 3,252    | 13,221               | 10,240   |
| Income before taxes                                 | 2,027               | 1,232    | 5,992                | 5,515    |
| Provision for income tax expense                    | 776                 | 493      | 2,296                | 2,195    |
| Net income  | 1,251               | 739      | 3,696                | 3,320    |
| <b>PER SHARE DATA:</b>                              |                     |          |                      |          |
| Basic earnings per share                            | \$0.36              | \$0.21   | \$1.07               | \$0.98   |
| Diluted earnings per share                          | \$0.36              | \$0.21   | \$1.07               | \$0.98   |
| Dividends paid on common shares                     | \$0.13              | \$0.13   | \$0.50               | \$0.50   |
| Average shares outstanding – Basic                  | 3,462               | 3,462    | 3,462                | 3,383    |
| Average shares outstanding – Diluted                | 3,466               | 3,469    | 3,466                | 3,390    |
| <b>CONSOLIDATED BALANCE SHEET:</b>                  |                     |          |                      |          |
| Assets:   |                     |          |                      |          |
| Cash & due from banks                               |                     |          | 13,729               | 12,216   |
| Short-term investments                              |                     |          | 13,834               | 6,333    |
| Investment securities                               |                     |          | 63,069               | 70,116   |
| Loans, gross  |                     |          | 307,957              | 248,287  |
| Allowance for loan losses                           |                     |          | (4,432)              | (4,345)  |
| Other assets  |                     |          | 11,345               | 10,423   |
| Total assets  |                     |          | 405,502              | 343,030  |
| Liabilities:  |                     |          |                      |          |
| Deposits  |                     |          | 363,590              | 292,032  |
| Short-term borrowings                               |                     |          | 2,378                | 8,256    |
| Long-term borrowings                                |                     |          | 6,288                | 11,213   |
| Accrued expenses & other liabilities                |                     |          | 3,064                | 3,476    |
| Total liabilities                                   |                     |          | 375,320              | 314,977  |
| Stockholders' equity:                               |                     |          |                      |          |
| Capital stock                                       |                     |          | 35                   | 35       |
| Surplus   |                     |          | 25,123               | 24,865   |
| Retained earnings                                   |                     |          | 5,024                | 3,153    |
| Total stockholders' equity                          |                     |          | 30,182               | 28,053   |
| Total liabilities & stockholders' equity            |                     |          | 405,502              | 343,030  |
| <b>PERFORMANCE RATIOS:</b>                          |                     |          |                      |          |
| Book value per share                                |                     |          | \$8.72               | \$8.10   |
| Return on average assets                            | 1.24%               | 0.85%    | 0.99%                | 1.15%    |
| Return on average stockholders' equity              | 16.55%              | 10.45%   | 12.78%               | 12.49%   |
| Net interest margin                                 | 4.66%               | 4.84%    | 4.76%                | 5.12%    |
| Efficiency ratio                                    | 68.63%              | 71.10%   | 69.65%               | 63.74%   |
| Ratio of nonperforming assets to total assets       |                     |          | 0.88%                | 0.17%    |
| Ratio of nonperforming assets to loans & OREO       |                     |          | 1.16%                | 0.23%    |
| Allowance for loan losses to loans                  |                     |          | 1.44%                | 1.75%    |
| Allowance for loan losses to nonperforming loans    |                     |          | 129%                 | 980%     |