

Abigail Adams National Bancorp, Inc. & Subsidiaries
Selected Financial Data
March 31, 2006 and 2005
(in thousands, except per share data)

	Three Months Ended:	
	3/31/06	3/31/05
EARNINGS:		
Interest income	\$5,667	\$3,747
Interest expense	1,798	619
Net interest income	3,869	3,128
Provision for loan losses	50	65
Net interest income after provision for loan losses	3,819	3,063
Noninterest income	483	428
Noninterest expense	3,222	1,964
Income before taxes	1,080	1,527
Provision for income tax expense	427	605
Net income	653	922
Basic earnings per share	\$0.19	\$0.28
Diluted earnings per share	\$0.19	\$0.28
Dividends paid on common shares	\$0.125	\$0.125
Average shares outstanding – basic	3,462,129	3,322,820
Average shares outstanding - diluted	3,468,704	3,331,373
CONSOLIDATED BALANCE SHEET:		
Assets:		
Cash & due from banks	\$12,783	\$11,599
Short-term investments	11,413	7,664
Investment securities	69,640	49,830
Loans	251,672	174,226
Less: allowance for loan losses	(4,529)	(2,721)
Other assets	11,975	5,623
Total assets	352,954	246,221
Liabilities:		
Deposits	283,343	210,556
Short-term borrowings	27,168	2,207
Long-term debt	10,983	6,899
Accrued expenses & other liabilities	3,315	1,651
Total liabilities	324,809	221,313
Stockholders' equity:		
Capital stock	35	33
Surplus	24,865	22,625
Retained earnings	3,245	2,250
Total stockholders' equity	28,145	24,908
Total liabilities & stockholders' equity	\$352,954	\$246,221
OTHER FINANCIAL INFORMATION:		
Book value per share	\$8.13	\$7.50
Return on average assets	0.76%	1.51%
Return on average stockholders' equity	9.37%	14.94%
Net interest margin	4.73%	5.38%
Allowance for loan losses to loans	1.80%	1.56%
Allowance for loan losses to nonperforming assets	625.00%	254.06%
Ratio of nonperforming assets to total assets	0.21%	0.43%
Ratio of nonperforming assets to loans & OREO	0.29%	0.61%