

Abigail Adams National Bancorp, Inc. & Subsidiaries
Selected Financial Data
June 30, 2006 and 2005
(Unaudited)

(In thousands, except per share data)

	Three Months Ended:		Six Months Ended:	
	6/30/06	6/30/05	6/30/06	6/30/05
INCOME STATEMENT:				
Interest income	\$6,187	\$4,057	\$11,854	\$7,804
Interest expense	2,212	910	4,010	1,529
Net interest income	3,975	3,147	7,844	6,275
Provision for loan losses	75	35	125	100
Net interest income after provision for loan losses	3,900	3,112	7,719	6,175
Noninterest income	545	502	1,028	930
Noninterest expense	3,139	2,045	6,361	4,009
Income before taxes	1,306	1,569	2,386	3,096
Provision for income tax expense	518	625	945	1,230
Net income	\$788	\$944	\$1,441	\$1,866
PER SHARE DATA:				
Basic earnings per share	\$0.23	\$0.28	\$0.42	\$0.56
Diluted earnings per share	\$0.23	\$0.28	\$0.42	\$0.56
Dividends paid on common shares	\$0.13	\$0.13	\$0.25	\$0.25
Average shares outstanding— Basic	3,462,129	3,323,368	3,462,129	3,323,096
Average shares outstanding— Diluted	3,466,059	3,331,251	3,466,092	3,331,455
CONSOLIDATED BALANCE SHEET:				
Assets:				
Cash & due from banks			\$13,040	\$9,383
Short-term investments			10,662	4,927
Investment securities			68,205	49,079
Loans, gross			272,799	191,198
Allowance for loan losses			(4,673)	(2,708)
Other assets			12,101	5,967
Total assets			\$372,134	\$257,846
Liabilities:				
Deposits			\$303,480	\$221,968
Short-term borrowings			27,102	1,756
Long-term borrowings			10,752	6,671
Accrued expenses & other liabilities			2,411	1,765
Total liabilities			343,745	232,160
Stockholders' equity:				
Capital stock			35	33
Surplus			24,865	22,629
Retained earnings			3,489	3,024
Total stockholders' equity			28,389	25,686
Total liabilities & stockholders' equity			\$372,134	\$257,846
PERFORMANCE RATIOS:				
Book value per share			\$8.20	\$7.73
Return on average assets	0.87%	1.47%	0.81%	1.49%
Return on average stockholders' equity	11.16%	14.90%	10.27%	14.92%
Net interest margin	4.61%	5.15%	4.67%	5.26%
Efficiency ratio	69.45%	56.04%	71.70%	55.64%
Ratio of nonperforming assets to total assets			0.45%	0.22%
Allowance for loan losses to loans			1.71%	1.42%
Allowance for loan losses to nonperforming assets			279%	481%