

Abigail Adams National Bancorp, Inc. & Subsidiaries
Selected Financial Data
September 30, 2006 and 2005
(Unaudited)
(In thousands, except per share data)

	Three Months Ended:		Nine Months Ended:	
	9/30/06	9/30/05	9/30/06	9/30/05
INCOME STATEMENT:				
Interest income	\$7,026	\$5,069	\$18,880	\$12,873
Interest expense	2,506	1,191	6,516	2,720
Net interest income	4,520	3,878	12,364	10,153
Provision for loan losses	75	120	200	220
Net interest income after provision for loan losses	4,445	3,758	12,164	9,933
Noninterest income	504	408	1,532	1,338
Noninterest expense	3,370	2,979	9,731	6,988
Income before taxes	1,579	1,187	3,965	4,283
Provision for income tax expense	575	472	1,520	1,702
Net income	\$1,004	\$715	\$2,445	\$2,581
PER SHARE DATA:				
Basic earnings per share	\$0.29	\$0.21	\$0.71	\$0.77
Diluted earnings per share	\$0.29	\$0.21	\$0.71	\$0.77
Dividends paid on common shares	\$0.13	\$0.13	\$0.38	\$0.38
Average shares outstanding— Basic	3,462,129	3,419,961	3,462,129	3,355,739
Average shares outstanding— Diluted	3,466,126	3,427,687	3,466,103	3,363,887
CONSOLIDATED BALANCE SHEET:				
Assets:				
Cash & due from banks			\$12,151	\$13,057
Short-term investments			12,189	8,988
Investment securities			64,258	69,762
Loans, gross			290,075	235,776
Allowance for loan losses			(4,590)	(4,304)
Other assets			12,443	10,430
Total assets			\$386,526	\$333,709
Liabilities:				
Deposits			\$317,724	\$288,222
Short-term borrowings			30,026	2,792
Long-term borrowings			6,521	11,443
Accrued expenses & other liabilities			2,760	3,258
Total liabilities			357,031	305,715
Stockholders' equity:				
Capital stock			35	35
Surplus			25,136	24,866
Retained earnings			4,324	3,093
Total stockholders' equity			29,495	27,994
Total liabilities & stockholders' equity			\$386,526	\$333,709
PERFORMANCE RATIOS:				
Book value per share			\$8.52	\$8.09
Return on average assets	1.06%	0.92%	0.90%	1.27%
Return on average stockholders' equity	13.69%	10.21%	11.44%	13.23%
Net interest margin	5.03%	5.24%	4.80%	5.24%
Efficiency ratio	67.08%	69.51%	70.03%	60.81%
Ratio of nonperforming assets to total assets			0.34%	0.26%
Allowance for loan losses to loans			1.58%	1.83%
Allowance for loan losses to nonperforming assets			349%	505%