

Abigail Adams National Bancorp, Inc. & Subsidiary
Selected Financial Data
September 30, 2005 and 2004
(In thousands, except per share data)

	Three Months Ended:		Nine Months Ended:	
	9/30/05	9/30/04	9/30/05	9/30/04
INCOME STATEMENT:				
Interest income	5,069	3,494	12,873	10,112
Interest expense	1,191	500	2,720	1,424
Net interest income	3,878	2,994	10,153	8,688
Provision for loan losses	120	105	220	315
Net interest income after provision for loan losses	3,758	2,889	9,933	8,373
Noninterest income	408	458	1,338	1,369
Noninterest expense	2,979	1,789	6,988	5,444
Income before taxes	1,187	1,558	4,283	4,298
Provision for income tax expense	472	620	1,702	1,711
Net income	715	938	2,581	2,587
PER SHARE DATA:				
Basic earnings per share	\$0.21	\$0.28	\$0.77	\$0.78
Diluted earnings per share	\$0.21	\$0.28	\$0.77	\$0.78
Dividends paid on common shares	\$0.13	\$0.11	\$0.38	\$0.34
Average shares outstanding – Basic	3,419,961	3,321,276	3,355,739	3,317,623
Average shares outstanding – Diluted	3,427,687	3,330,238	3,363,887	3,329,297
CONSOLIDATED BALANCE SHEET:				
Assets:				
Cash & due from banks			13,057	8,137
Short-term investments			8,988	11,605
Investment securities			69,762	49,315
Loans, gross			235,776	167,617
Allowance for loan losses			(4,304)	(2,457)
Other assets			10,430	4,602
Total assets			333,709	238,819
Liabilities:				
Deposits			288,222	202,158
Short-term borrowings			2,792	3,901
Long-term borrowings			11,443	7,354
Accrued expenses & other liabilities			3,258	1,250
Total liabilities			305,715	214,663
Stockholders' equity:				
Capital stock			35	30
Surplus			24,866	17,277
Retained earnings			3,093	6,849
Total stockholders' equity			27,994	24,156
Total liabilities & stockholders' equity			333,709	238,819
PERFORMANCE RATIOS:				
Book value per share			\$8.09	\$7.27
Return on average assets	0.92%	1.56%	1.27%	1.52%
Return on average stockholders' equity	10.21%	15.69%	13.23%	14.78%
Net interest margin	5.24%	5.22%	5.24%	5.34%
Efficiency ratio	69.51%	51.83%	60.81%	54.13%
Ratio of nonperforming assets to total assets			0.26%	1.09%
Allowance for loan losses to loans			1.83%	1.47%
Allowance for loan losses to nonperforming assets			505.00%	94.43%