

Rumson-Fair Haven Bank
Financial Highlights

Condensed Balance Sheet unaudited (\$ in thousands)

	June 30,		Increase (Decrease)	
	2010	2009	Amount	Percent
Assets				
Cash and Due from Banks	\$ 5,688	\$ 2,639	\$ 3,049	115.5%
Fed Funds Sold	11,400	11,725	(325)	(2.8)%
Interest Bearing Deposits with Banks	100	100	-	-
Investments	82,811	40,000	42,811	107.0%
Loans	87,717	98,296	(10,579)	(10.8)%
Less Allowance for Loan Losses	(1,368)	(1,367)	(1)	0.1%
Loans, net	86,349	96,929	(10,580)	(10.9)%
Other Assets	5,425	4,558	867	19.0%
Total Assets	<u>\$ 191,773</u>	<u>\$ 155,951</u>	<u>\$ 35,822</u>	<u>23.0%</u>
Liabilities and Stockholders' Equity				
Total Deposits	\$ 162,333	\$ 125,633	\$ 36,700	29.2%
Borrowed Funds	13,580	14,248	(668)	(4.7)%
Other Liabilities	565	1,608	(1,043)	(64.9)%
Total Capital	15,295	14,462	833	5.8%
Total Liabilities & Stockholders' Equity	<u>\$ 191,773</u>	<u>\$ 155,951</u>	<u>\$ 35,822</u>	<u>23.0%</u>

Condensed Income Statement unaudited (\$ in thousands)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2010	2009	2010	2009
Interest Income	\$ 1,880	\$ 1,807	\$ 3,582	\$ 3,558
Interest Expense	557	722	1,136	1,476
Net Interest Income	1,323	1,085	2,446	2,082
Provision for Loan Losses	125	100	200	130
Net Interest Income	1,198	986	2,246	1,952
Non-Interest Income	227	346	477	645
Operating Expenses	1,229	1,171	2,376	2,286
Income before Income Taxes	196	161	347	311
Income Tax Expense	26	61	69	114
Net Income	<u>\$ 170</u>	<u>\$ 100</u>	<u>\$ 278</u>	<u>\$ 197</u>

Per Share Data unaudited (adjusted for stock dividends)

Earnings Per Share - Basic	\$ 0.06	\$ 0.04	\$ 0.10	\$ 0.07
Earnings Per Share - Diluted	0.06	0.04	0.10	0.07
Book Value, end-of period	\$ 5.42	\$ 5.15	\$ 5.42	\$ 5.15