Selected Financial Data					
Quarters ended:	6/30/2013	3/31/2013	12/31/2012	9/30/2012	6/30/2012
(in thousands except for per share and share amounts)					
BALANCE SHEET					
Assets	$ 335,316	$ 329,132	$ 334,798	$ 318,237	$ 321,902
Loans	234,851	234,875	239,238	242,826	241,491
Deposits	271,175	267,695	275,175	268,005	268,416
Loans to deposits	86.6%	87.7%	86.9%	90.6%	90.0%
CAPITAL					
Common equity	$ 36,111	$ 36,793	$ 36,585	$ 36,048	$ 28,031
Total equity to assets	10.77%	11.18%	10.93%	11.33%	8.71%
Tangible common equity to tangible assets	10.02%	10.41%	10.17%	10.54%	7.90%
Tier 1 Leverage Ratio	10.76%	10.77%	10.93%	10.64%	8.08%
PROFITABILITY MEASURES					
Interest Income	$ 3,339	$ 3,353	$ 3,454	$ 3,416	$ 3,516
Interest Expense	713	774	830	851	863
Net Interest Income	$ 2,626	$ 2,579	$ 2,624	$ 2,565	$ 2,653
Provision for Loan Losses	179	83	572	680	547
Net Interest Income after Provision	$ 2,447	$ 2,496	$ 2,052	$ 1,885	$ 2,106
Noninterest Income	1,262	1,000	1,425	1,554	1,465
Noninterest Expense	3,418	3,283	3,115	3,120	3,462
Income before Taxes	$ 291	$ 213	$ 362	$ 319	$ 109
Income Taxes	59	73	99	86	12
Net Income	$ 232	$ 140	$ 263	$ 233	$ 97
Return on Average Assets	0.28%	0.17%	0.33%	0.29%	0.12%
Return on Average Equity	2.55%	1.53%	2.90%	2.91%	1.38%
Net interest margin	3.51%	3.39%	3.63%	3.59%	3.59%
Yield on earning assets	4.45%	4.41%	4.75%	4.77%	4.76%
Cost of funds	0.97%	1.08%	1.12%	1.16%	1.19%
PER SHARE DATA					
Basic Earnings per share (EPS)	$0.05	$0.03	$0.10	$ 0.09	$ 0.04
average basic shares outstanding	4,817,856	4,813,812	2,610,856	2,610,856	2,610,856
Diluted Earnings per share (EPS)	$0.05	$0.03	$0.10	$ 0.09	$ 0.04
diluted average shares outstanding	4,820,014	4,816,490	2,613,096	2,612,258	2,613,877
ASSET QUALITY					
Classified assets	$ 13,797	$ 14,073	$ 14,306	$ 17,701	$ 15,781
Classified assets to Tier 1 capital + ALL	35.82%	36.72%	37.54%	47.40%	54.24%
Non-performing assets (excluding TDR's)	$ 5,842	$ 8,620	$ 9,007	$ 10,252	$ 10,441
Non-performing assets to total assets	1.74%	2.62%	2.69%	3.22%	3.24%
Net charge-offs	$ 231	$ 142	$ 816	$ 683	$ 514
Net charge-offs to average loans	0.39%	0.24%	1.36%	1.14%	0.85%
Loan loss reserves to non-performing loans	119.75%	61.21%	52.83%	47.37%	43.33%
Loan Loss Reserve to Loans	1.27%	1.29%	1.29%	1.37%	1.38%

For further information, contact Randal R. Greene, President and Chief Executive Officer, at 800-435-1140 or inquiries@baybanks.com.

This report contains statements concerning the Company's expectations, plans, objectives, future financial performance and other statements that are not historical facts. These statements may constitute "forward-looking statements" as defined by federal securities laws. These statements may address issues that involve estimates and assumptions made by management, risks and uncertainties, and actual results could differ materially from historical results or those anticipated by such statements. Factors that could have a material adverse effect on the operations and future prospects of the Company include, but are not limited to, changes in: interest rates, general economic conditions, the legislative/regularity climate, monetary and fiscal policies of the U. S.