

Stocks with Low Debt and Net Insider Buys

Symbol	Company Name	P/E Ratio	EPS 5 Yr	Market Cap	Debt to Equity	Last Price	Net Profit	Inst. Owner %	Net Buys Insider
EGBN	Eagle Bancorp, Inc.	15.7		91,855,398	0.57	17.15	16.5	2.4	204,164
UNIB	University Bancorp, Inc.	14.3		11,748,915	0.06	3	6.9	0	160,000
TFN	Transnational Financial Network, Inc.	2.9		7,790,100	0.32	1.15	9.8	0.6	4,000
ICCC	ImmuCell Corporation	6.7		8,277,820	0.05	3.02	29.3	0	700
JEN	Jennifer Convertibles, Inc	3.4		22,852,000	0	4	6.5	1.9	5,500
TRCR	Transcend Services, Inc.	27.4		24,146,100	0	3.3	6.4	1	3,750
SBEI	SBE, Inc.	29.5	NA	30,914,400	0	6.6	14.1	1.9	3,994
ACBA	American Community Bancshares	22.9		33,859,759	0.15	11.99	9.7	0	2,595
BYFC	Broadway Financial Corporation	18.5		25,512,210	0	14.01	11.1	8.7	500
CPI	Capital Properties, Inc.	64		42,240,001	0	12.8	8.6	0.6	5,925
GDP	Goodrich Petroleum Corp.	109	NA	96,051,903	0.42	5.3	5.6	3.4	26,900
CCBD	Community Central Bank Corporation	16.2	NA	34,624,603	0.43	12.74	8.4	8.7	1,000
TLF	The Leather Factory, Inc.	16.2	20	42,194,102	0	4.03	6.6	2.6	1,000
CBIN	Community Bank Shares of Indiana, Inc.	18.4		44,541,211	0	18.77	8.4	1.4	150
SVBF	SVB Financial Services	23.9	NA	65,000,500	0.68	17.75	11.7	1.5	8,100
CSFL	CenterState Banks of FL.	25.8		65,879,967	0	19.58	8.7	2.8	6,500
SGRP	SPAR Group, Inc.	12.4		70,344,070	0.37	3.73	7.8	7.4	8,500
EVBN	Evans Bancorp Inc.	15.1		58,560,000	0.56	24	17.9	0.7	473
PCBI	Peoples Community Bancorp, Inc.	15.7		58,636,500	0.03	23.25	9.6	4.6	1,308
HFBC	HopFed Bancorp, Inc	17.1		63,234,600	0.75	17.42	14.1	2.8	1,000
UBMT	United Financial Corp.	17.9		63,467,579	0	25.99	12.3	2.9	1,100
CYL	Community Capital Corp.	15.1	10	71,285,803	0.01	20.2	17.9	7.6	175
CBNJ	Community Bancorp of New Jersey	32.4	15	74,675,901	0.2	22.1	13	0	1,000
WBCO	Washington Banking Co.	14.8	10	74,821,919	0.36	16.07	12.5	8.3	946
SFBC	Slade's Ferry Bancorp	22		83,108,653	0	20.95	15.7	1.2	2,000
TIV	Tri-Valley Corporation	136		105,994,198	0	5.35	12.1	0.1	10,000
UBCD	UnionBancorp, Inc.	15.3		81,979,500	0.11	20.5	10	12.8	10,000
WGNB	WGNB Corp.	16.3		94,429,722	0	28.52	19.9	0.1	500
COBH	Pennsylvania Commerce Bcp	16.2		92,987,500	0.28	43.25	12.7	3.3	351
PCBK	Pacific Continental Corporation	14.8	NA	98,179,500	0	14.5	19.9	5.7	1,479
CVAL	Chester Valley Bancorp	20.4		102,640,562	0	22.44	13.5	10.4	500
PBCI	Pamrapo Bancorp, Inc.	17.7		124,375,000	0	25	18.2	7	5,000
GBTB	GB&T Bancshares, Inc.	18		126,526,766	0.01	23.47	13.6	4.6	1,500

BTFG	BancTrust Financial Group	20.2	NA	135,485,500	0.17	15.5	15.9	6.3	2,835
FOOT	Foothill Independent Bancorp	18.9	NA	135,087,964	0	22.03	19.5	11.4	100
RAE	RAE Systems Inc.	47.1		149,759,342	0	3.21	9.3	1.6	100
CLFC	Center Financial Corporation	18.1	NA	171,390,058	0.24	21.99	18.4	11.6	847
ALFC	Atlantic Liberty Financial Corp.	25.3		32,936,750	0.06	19.25	14.1	16.3	2,700
MMLP	Martin Midstream Partners L.P.	73	5	208,867,605	0.7	29.2	8.6	1.7	4,000
ESGR	Enstar Group, Inc.	20.5		233,671,500	0	42.75	54	7.3	1,800
LBAI	Lakeland Bancorp, Inc.	15.2	11	247,629,899	0.32	15.54	19.5	7.6	3,938
KWIC	Kennedy-Wilson, Inc.	10.1		58,744,402	0.22	6.32	17.7	16.7	195
WFD	Westfield Financial, Inc.	85.7	25	235,158,388	0	23.49	7.6	12.3	825
NRP	Natural Resource Partners LP	114	NA	363,895,691	0.55	32.05	46.7	2.5	4,692
FFBH	First Fed. Bancshs. of AR	13.4	NA	101,471,760	0	38.09	16.4	17.7	200
FFLC	FFLC Bancorp, Inc.	17.4	NA	157,882,382	0.27	29.27	15.7	18	105
WSBA	Western Sierra Bancorp	19	NA	178,058,704	0	38.7	17.7	17.9	1,500
HWFG	Harrington West Financial Group, Inc.	11.1	10	71,628,397	0.27	16.55	13.5	18.6	1,000
PVR	Penn Virginia Resources	26.9	4	582,918,750	0.58	32.25	44.4	7.5	1,000
OPTI	OPTi, Inc.	50.7		17,451,000	0	1.5	27.8	19.2	2,800
NPBC	National Penn Bancshares, Inc.	18.8	8.8	765,868,040	0.58	31.62	23.5	14.3	1,050
LKFN	Lakeland Financial Corp.	15.1	NA	210,970,000	0.56	36.5	18.1	19.7	200
OLCB	Ohio Legacy Corp	42.1	NA	24,968,800	0.2	11.8	5.2	20.4	250
LION	Fidelity Southern Corporation	11.8	9	117,625,284	0.02	13.27	16.2	20.8	2,000
TCBK	TriCo Bancshares	15.8	NA	258,475,139	0.18	32.91	17.2	22.2	2,104
SUBK	Suffolk Bancorp	18.9	NA	375,550,692	0	34.3	25.2	22.4	485
AVD	American Vanguard Corp.	22.9		178,014,846	0.53	30.55	7.2	23.1	121,000
PVTB	PrivateBancorp, Inc.	21	15	396,337,185	0.2	40.6	17.5	23.7	2,592
MITY	MITY Enterprises, Inc.	14	10	69,760,350	0	16.83	12.5	24.7	2,000
TRST	TrustCo Bank Corp NY	18.9	7	975,973,526	0	13.14	31.2	24.1	1,025
PSAI	Pediatric Services of Am.	4.6	NA	54,640,349	0.38	7.95	5.9	26.2	27,400
PNFP	Pinnacle Fin'l Partners	45.4	25.5	86,762,000	0.38	23.5	10.3	26.4	10,000
PBIX	Patriot Bank Corp.	17.7	9	140,228,750	0.29	21.25	14.4	26.5	435
AMIE	Ambassadors International, Inc.	59.5	3	128,631,521	0	12.92	14.3	39.2	303,448
TENT	Total Entertainment Restaurant Corp.	16.6	NA	117,878,152	0.13	12.01	6.6	29.6	16,667
SNBC	Sun Bancorp, Inc. /NJ/	19.2	11	269,746,750	0.38	22.75	11.6	29.7	12,280
ENZ	Enzo Biochem, Inc.	139	NA	522,721,942	0	17.42	7.2	29.8	6,000
CRFT	Craftmade International	20.2	17.3	133,840,172	0.21	24.67	9.8	39.8	696
DAKT	Daktronics, Inc.	22.3		277,952,217	0.03	14.91	7.4	36.4	6,500
CACC	Credit Acceptance Corp.	19.7	NA	482,375,445	0.34	11.38	16.5	36.4	21,400

MXRE	Max Re Capital Ltd	8.1	11	881,500,830	0.19	19.51	11.6	43.1	10,000
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