

**CITBA Financial Corporation**  
**Consolidated Balance Sheets**

(In thousands, except share and per share data)

|                                                   | <b>March 31,<br/>2015<br/>(unaudited)</b> | <b>December 31,<br/>2014</b> | <b>March 31,<br/>2014<br/>(unaudited)</b> |
|---------------------------------------------------|-------------------------------------------|------------------------------|-------------------------------------------|
| <b>Assets</b>                                     |                                           |                              |                                           |
| Cash and due from banks                           | \$ 4,310                                  | \$ 3,088                     | \$ 4,430                                  |
| Interest-bearing demand deposits                  | 3,978                                     | 3,120                        | 39,411                                    |
| Federal funds sold                                | -                                         | -                            | -                                         |
| Cash and cash equivalents                         | <u>8,288</u>                              | <u>6,208</u>                 | <u>43,841</u>                             |
| Investment securities                             |                                           |                              |                                           |
| Available for sale                                | 97,233                                    | 94,909                       | 73,863                                    |
| Held to maturity                                  | 5,114                                     | 6,703                        | 10,514                                    |
| Total investment securities                       | <u>102,348</u>                            | <u>101,613</u>               | <u>84,377</u>                             |
| Loans held for sale                               | -                                         | -                            | 263                                       |
| Loans                                             | 291,357                                   | 281,360                      | 249,965                                   |
| Allowance for loan and lease losses               | <u>(3,864)</u>                            | <u>(3,738)</u>               | <u>(3,547)</u>                            |
| Net loans                                         | <u>287,493</u>                            | <u>277,622</u>               | <u>246,417</u>                            |
| Federal Home Loan Bank stock                      | 1,834                                     | 1,834                        | 2,750                                     |
| Premises and equipment                            | 4,849                                     | 4,890                        | 4,995                                     |
| Interest receivable                               | 1,478                                     | 1,451                        | 1,358                                     |
| Other assets                                      | 1,831                                     | 2,106                        | 3,239                                     |
| <b>Total assets</b>                               | <u><u>\$ 408,122</u></u>                  | <u><u>\$ 395,725</u></u>     | <u><u>\$ 387,241</u></u>                  |
| <b>Liabilities and Stockholders' Equity</b>       |                                           |                              |                                           |
| <b>Liabilities</b>                                |                                           |                              |                                           |
| Deposits                                          |                                           |                              |                                           |
| Noninterest-bearing                               | \$ 78,940                                 | \$ 71,451                    | \$ 75,598                                 |
| Interest-bearing                                  | <u>268,124</u>                            | <u>272,041</u>               | <u>260,352</u>                            |
| Total deposits                                    | <u>347,064</u>                            | <u>343,492</u>               | <u>335,950</u>                            |
| Short-term borrowings                             | 19,638                                    | 13,024                       | 13,042                                    |
| Interest payable                                  | 27                                        | 31                           | 51                                        |
| Other liabilities                                 | 2,054                                     | 1,134                        | 1,638                                     |
| <b>Total liabilities</b>                          | <u>\$ 368,783</u>                         | <u>\$ 357,681</u>            | <u>\$ 350,681</u>                         |
| <b>Stockholders' Equity</b>                       |                                           |                              |                                           |
| Preferred stock, non-voting \$10 par value        |                                           |                              |                                           |
| Authorized and unissued - 35,000 shares           | \$ -                                      | \$ -                         | \$ -                                      |
| Common stock, \$1 stated value; 1,000,000 shares  |                                           |                              |                                           |
| authorized; 926,977, 926,977 and 926,977 shares   |                                           |                              |                                           |
| issued and outstanding, respectively              | 927                                       | 927                          | 927                                       |
| Additional paid-in capital                        | 4,453                                     | 4,453                        | 4,453                                     |
| Retained earnings                                 | 31,737                                    | 30,870                       | 31,204                                    |
| Current income                                    | 666                                       | 978                          | 383                                       |
| Accumulated other comprehensive loss              | 1,556                                     | 817                          | (407)                                     |
| <b>Total stockholders' equity</b>                 | <u>\$ 39,339</u>                          | <u>\$ 38,044</u>             | <u>\$ 36,560</u>                          |
| <b>Total liabilities and stockholders' equity</b> | <u><u>\$ 408,122</u></u>                  | <u><u>\$ 395,725</u></u>     | <u><u>\$ 387,241</u></u>                  |

**CITBA Financial Corporation**  
**Consolidated Statements of Operations**

(In thousands, except share and per share data)

|                                                      | <b>Three Months Ended</b> |                    |
|------------------------------------------------------|---------------------------|--------------------|
|                                                      | <b>March 31,</b>          | <b>March 31,</b>   |
|                                                      | <b>2015</b>               | <b>2014</b>        |
|                                                      | <b>(unaudited)</b>        | <b>(unaudited)</b> |
| Interest Income                                      |                           |                    |
| Loans receivable                                     | \$ 3,018                  | \$ 2,909           |
| Investment securities                                |                           |                    |
| Taxable                                              | 548                       | 433                |
| Tax-exempt                                           | 58                        | 106                |
| Other interest income                                | 1                         | 19                 |
| Dividends                                            | 26                        | 41                 |
| Total interest income                                | 3,650                     | 3,508              |
| Interest Expense                                     |                           |                    |
| Deposits                                             | 265                       | 376                |
| Short-term borrowings                                | 7                         | 1                  |
| Total interest expense                               | 272                       | 376                |
| Net Interest Income                                  | 3,377                     | 3,132              |
| Provision for Loan Losses                            | 138                       | 0                  |
| Net Interest Income After Provision for Loan Losses  | 3,239                     | 3,132              |
| Other Income                                         |                           |                    |
| Service charges on deposit accounts                  | 316                       | 346                |
| Card services income                                 | 289                       | 269                |
| Other customer fees                                  | 171                       | 184                |
| Gain / (Loss) on loans sold                          | 30                        | 23                 |
| Gain / (Loss) on other assets                        | (1)                       | (2)                |
| Other income                                         | 7                         | 16                 |
| Total other income                                   | 811                       | 836                |
| Other Expense                                        |                           |                    |
| Salaries and employee benefits                       | 1,645                     | 1,865              |
| Premises and equipment expenses                      | 306                       | 351                |
| Data processing fees                                 | 292                       | 231                |
| Deposit insurance premium                            | 70                        | 66                 |
| Printing and office supplies                         | 41                        | 39                 |
| Postage and courier services                         | 58                        | 60                 |
| Card services expense                                | 66                        | 146                |
| Marketing                                            | 41                        | 42                 |
| Loan Expense                                         | 37                        | 48                 |
| Other expenses                                       | 499                       | 583                |
| Total other expense                                  | 3,055                     | 3,432              |
| Income/(Loss) Before Income Tax                      | 996                       | 536                |
| Income tax expense/(benefit)                         | 329                       | 153                |
| Net Income/(Loss)                                    | <u>\$ 666</u>             | <u>\$ 383</u>      |
| Net income per share - basic                         | \$ 0.72                   | \$ 0.41            |
| Net income per share - diluted                       | 0.72                      | 0.41               |
| Weighted average common shares outstanding - basic   | 926,977                   | 926,977            |
| Weighted average common shares outstanding - diluted | 926,977                   | 926,977            |