First BancTrust Corporation
Condensed Consolidated Balance Sheets

	March 31, 2015 (unaudited)	December 31, 2014
Assets		
Cash and due from banks	$ 4,037,329	$ 3,520,446
Interest-bearing deposits	19,726,742	16,751,503
Federal Funds Sold	880,900	880,237
Cash and cash equivalents	24,644,971	21,152,186
Interest -bearing time deposits in banks	1,245,000	1,245,000
Available-for-sale securities	60,770,635	55,969,830
Held-to-maturity securities (fair value of $377,217 and $416,450)	361,737	398,469
Loans held for sale, net of unrealized loss	581,314	221,000
Loans, net of allowance for loan losses of $4,528,349 and $4,475,702	324,515,923	326,293,940
Premises and equipment	11,635,492	11,670,537
Federal Home Loan Bank stock	2,610,490	2,610,490
Foreclosed assets held for sale, net	219,523	261,374
Interest receivable	2,206,152	2,450,615
Deferred income taxes	1,904,577	2,059,292
Loan servicing rights	373,443	381,477
Cash surrender value of life insurance	7,809,270	7,743,336
Goodwill	541,474	541,474
Core deposit intangibles	68,431	80,580
Other assets	750,153	671,741
Total assets	$ 440,238,585	$ 433,751,341
Liabilities and Stockholders' Equity		
Deposits		
Demand	$ 37,955,720	$ 35,113,798
Savings, NOW and money market	147,422,555	138,908,271
Time	162,722,193	166,973,544
Brokered time	4,751,850	6,254,406
Total deposits	352,852,318	347,250,019
Federal Home Loan Bank advances	36,000,000	36,000,000
Junior subordinated debentures	6,186,000	6,186,000
Pass through payments received on loans sold	4,893	0
Advances from borrowers for taxes and insurance	613,554	395,367
Interest payable	303,917	330,962
Other	3,092,491	3,046,658
Total liabilities	399,053,173	393,209,006
Stockholders' Equity		
Common stock, $.01 par value; authorized 5,000,000 shares; 2,114,761 shares Issued; 2,101,061 and 2,114,761 shares outsanding	21,664	21,664
Additional paid-in capital	6,282,944	6,282,944
Retained earnings	34,768,379	34,179,589
Accumulated other comprehensive income	335,906	58,138
Treasury stock, at cost - 845,911 and 0 shares	(223,481)	0
Total stockholders' equity	41,185,412	40,542,335
Total liabilities and stockholders' equity	$ 440,238,585	$ 433,751,341

First BancTrust Corporation
Condensed Consolidated Statements of Income
(unaudited)

Three months Ended March 31	2015	2014
Interest and Dividend Income		
Loans		
Taxable	$ 3,868,958	$ 3,739,819
Tax exempt	8,713	9,532
Securities		
Taxable	209,845	238,017
Tax exempt	93,315	82,387
Deposits with financial institutions and other	18,312	12,036
Total interest and dividend income	4,199,143	4,081,791
Interest Expense		
Deposits	420,153	385,148
Federal Home Loan Bank advances and other debt	362,794	353,221
Total interest expense	782,947	738,369
Net Interest Income	3,416,196	3,343,422
Provision for loan losses	120,000	193,050
Net Interest Income After Provision for Loan Losses	3,296,196	3,150,372
Noninterest Income		
Customer service fees	138,160	183,337
Other service charges and fees	338,082	308,428
Net gains on loan sales	164,687	75,969
Net loan servicing fees	98,655	100,468
Brokerage fees	7,163	5,966
Abstract and title fees	98,644	66,986
Increase in cash surrender value of life insurance	65,934	65,490
Other	88,545	55,143
Total noninterest income	999,870	861,787
Noninterest Expense		
Salaries and employee benefits	1,755,124	1,606,196
Net occupancy expense	257,767	225,017
Equipment expense	241,753	208,749
Data processing fees	278,921	211,350
Professional fees	89,983	94,932
Foreclosed assets expense, net	14,680	(4,803)
Marketing expense	121,316	84,550
Printing and office supplies	36,094	26,479
Amortization of loan servicing rights	53,118	61,034
FDIC Insurance	62,866	64,028
Other expenses	327,214	306,382
Total noninterest expense	3,238,836	2,883,914
Income Before Income Tax	$ 1,057,230	$ 1,128,245
Income tax expense	360,804	406,530
Net Income Available to Common Stockholders	$ 696,426	$ 721,715
Basic Earnings Per Share	$ 0.33	$ 0.34
Diluted Earnings Per Share	$ 0.33	$ 0.34