CITBA Financial Corporation
Consolidated Balance Sheets
(In thousands, except share and per share data)

	June 30, 2015 (unaudited)	December 31, 2014	June 30, 2014 (unaudited)
Assets			
Cash and due from banks	$ 3,319	$ 3,088	$ 5,320
Interest-bearing demand deposits	7,276	3,120	23,465
Federal funds sold	-	-	-
Cash and cash equivalents	10,595	6,208	28,785
Investment securities			
Available for sale	94,674	94,909	82,505
Held to maturity	4,219	6,703	9,197
Total investment securitites	98,894	101,613	91,702
Loans held for sale	95	-	377
Loans	308,852	281,360	257,635
Allowance for loan and lease losses	(3,988)	(3,738)	(3,527)
Net loans	304,864	277,622	254,108
Federal Home Loan Bank stock	1,472	1,834	2,750
Premises and equipment	4,779	4,890	5,010
Interest receivable	1,435	1,451	1,367
Other assets	2,009	2,106	3,090
Total assets	$ 424,143	$ 395,725	$ 387,190
Liabilities and Stockholders' Equity			
Liabilities			
Deposits			
Noninterest-bearing	$ 75,248	$ 71,451	$ 73,400
Interest-bearing	264,512	272,041	265,037
Total deposits	339,760	343,492	338,437
Short-term borrowings	43,636	13,024	9,439
Interest payable	24	31	49
Other liabilities	1,529	1,134	2,031
Total liabilities	$ 384,950	$ 357,681	$ 349,956
Stockholders' Equity			
Perferred 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	31,625	30,870	31,093
Current income	1,475	978	854
Accumulated other comprehensive loss	713	817	(92)
Total stockholders' equity	$ 39,193	$ 38,044	$ 37,234
Total liabilities and stockholders' equity	$ 424,143	$ 395,725	$ 387,190

CITBA Financial Corporation
Consolidated Statements of Operations
(In thousands, except share and per share data)

	Three Months Ended		Six Months Ended	
	June 30, 2015 (unaudited)	June 30, 2014 (unaudited)	June 30, 2015 (unaudited)	June 30, 2014 (unaudited)
Interest Income				
Loans receivable	$ 3,125	$ 2,871	$ 6,143	$ 5,780
Investment securities				
Taxable	563	459	1,111	892
Tax-exempt	51	93	109	199
Other interest income	1	17	2	35
Dividends	10	26	36	67
Total interest income	3,750	3,466	7,400	6,974
Interest Expense				
Deposits	224	364	489	740
Short-term borrowings	26	0	33	1
Total interest expense	250	365	522	741
Net Interest Income	3,501	3,101	6,878	6,233
Provision for Loan Losses	158	-	296	(0)
Net Interest Income After Provision for Loan Losses	3,342	3,101	6,582	6,233
Other Income				
Service charges on deposit accounts	344	415	660	761
Card services income	301	288	590	558
Other customer fees	132	142	303	326
Gain / (Loss) on loans sold	55	30	85	53
Gain / (Loss) on other assets	(12)	(11)	(13)	(13)
Other income	6	25	13	41
Total other income	826	889	1,637	1,725
Other Expense				-
Salaries and employee benefits	1,509	1,779	3,154	3,645
Premises and equipment expenses	283	318	589	669
Data processing fees	293	262	584	493
Deposit insurance premium	65	61	136	128
Printing and office supplies	45	41	86	80
Postage and courier services	50	58	108	118
Card services expense	72	129	138	275
Marketing	33	63	74	105
Loan Expense	64	66	100	114
Other expenses	522	526	1,021	1,109
Total other expense	2,936	3,304	5,990	6,736
Income/(Loss) Before Income Tax	1,233	686	2,229	1,222
Income tax expense/(benefit)	424	215	753	368
Net Income/(Loss)	$ 809	$ 471	$ 1,475	$ 854
Net income per share - basic	$ 0.87	$ 0.51	$ 1.59	$ 0.92
Net income per share - diluted	0.87	0.51	1.59	0.92
Weighted average common shares outstanding - basic	926,977	926,977	926,977	926,977
Weighted average common shares outstanding - diluted	926,977	926,977	926,977	926,977