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

	September 30, 2015 (unaudited)	December 31, 2014	September 30, 2014 (unaudited)
Assets			
Cash and due from banks	$ 3,442	$ 3,088	$ 3,178
Interest-bearing demand deposits	15,881	3,120	4,381
Federal funds sold	-	-	-
Cash and cash equivalents	19,323	6,208	7,559
Investment securities			
Available for sale	92,493	94,909	92,727
Held to maturity	3,689	6,703	7,454
Total investment securitites	96,182	101,613	100,181
Loans held for sale	-	-	-
Loans	317,573	281,360	268,236
Allowance for loan and lease losses	(4,162)	(3,738)	(3,613)
Net loans	313,411	277,622	264,623
Federal Home Loan Bank stock	1,643	1,834	2,750
Premises and equipment	4,719	4,890	4,926
Interest receivable	1,480	1,451	1,453
Other assets	1,779	2,106	3,312
Total assets	$ 438,536	$ 395,725	$ 384,804
Liabilities and Stockholders' Equity			
Liabilities			
Deposits			
Noninterest-bearing	$ 78,569	$ 71,451	$ 75,285
Interest-bearing	264,594	272,041	252,876
Total deposits	343,162	343,492	328,161
Short-term borrowings	53,372	13,024	16,506
Interest payable	25	31	47
Other liabilities	1,660	1,134	2,641
Total liabilities	$ 398,220	$ 357,681	$ 347,355
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	31,514	30,870	30,981
Current income	2,230	978	1,349
Accumulated other comprehensive loss	1,192	817	(261)
Total stockholders' equity	$ 40,316	$ 38,044	$ 37,449
Total liabilities and stockholders' equity	$ 438,536	$ 395,725	$ 384,804

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

	Three Months Ended		Nine Months Ended	
	September 30, 2015 (unaudited)	September 30, 2014 (unaudited)	September 30, 2015 (unaudited)	September 30, 2014 (unaudited)
Interest Income				
Loans receivable	$ 3,249	$ 3,006	$ 9,392	$ 8,786
Investment securities				
Taxable	549	522	1,660	1,414
Tax-exempt	35	74	144	273
Other interest income	2	4	4	39
Dividends	26	30	62	97
Total interest income	3,862	3,635	11,262	10,609
Interest Expense				
Deposits	212	346	701	1,086
Short-term borrowings	39	1	71	2
Total interest expense	250	348	772	1,089
Net Interest Income	3,612	3,288	10,490	9,521
Provision for Loan Losses	236	111	533	111
Net Interest Income After Provision for Loan Losses	3,375	3,177	9,957	9,410
Other Income				
Service charges on deposit accounts	364	404	1,024	1,165
Card services income	306	282	895	839
Other customer fees	123	146	427	472
Gain / (Loss) on loans sold	84	26	169	79
Gain / (Loss) on other assets	(3)	(9)	(16)	(22)
Other income	5	8	18	49
Total other income	878	858	2,515	2,583
Other Expense				-
Salaries and employee benefits	1,637	1,836	4,791	5,480
Premises and equipment expenses	303	301	892	970
Data processing fees	295	288	879	781
Deposit insurance premium	70	64	206	191
Printing and office supplies	42	40	127	120
Postage and courier services	64	60	172	178
Card services expense	71	68	209	343
Marketing	37	61	111	166
Loan Expense	54	52	154	166
Other expenses	530	537	1,551	1,646
Total other expense	3,103	3,305	9,093	10,041
Income/(Loss) Before Income Tax	1,151	729	3,379	1,951
Income tax expense/(benefit)	396	234	1,149	602
Net Income/(Loss)	$ 755	$ 495	$ 2,230	$ 1,349
Net income per share - basic	$ 0.81	$ 0.53	$ 2.41	$ 1.46
Net income per share - diluted	0.81	0.53	2.41	1.46
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