First West Virginia Bancorp, Inc. and Subsidiary

CONSOLIDATED BALANCE SHEETS

	March 31, 2016	December 31, 2015
	(Unaudited)	
ASSETS		
Cash and due from banks	$ 5,716,394	$ 4,561,278
Due from banks - interest-bearing	28,949,668	21,367,628
Total cash and cash equivalents	34,666,062	25,928,906
Investment securities:		
Available-for-sale (at fair value)	203,558,242	203,579,219
Loans	94,235,774	100,098,068
Less allowance for loan losses	(1,798,755)	(1,798,394)
Net loans	92,437,019	98,299,674
Premises and equipment, net	7,882,475	7,952,715
Accrued income receivable	1,038,200	1,028,336
Goodwill	1,644,119	1,644,119
Bank-owned life insurance	3,978,104	3,950,002
Other assets	2,160,092	3,010,637
Total assets	$ 347,364,313	$ 345,393,608
LIABILITIES		
Noninterest-bearing deposits:		
Demand	$ 42,206,506	$ 40,110,918
Interest-bearing deposits:		
Demand	59,096,801	64,573,075
Savings	119,145,505	118,434,010
Time	57,984,992	59,168,909
Total deposits	278,433,804	282,286,912
Securities sold under agreements to repurchase	24,649,453	23,618,997
Federal Home Loan Bank borrowings	3,294,658	3,320,392
Accrued interest payable	94,767	102,279
Other liabilities	3,961,166	701,792
Total liabilities	310,433,848	310,030,372
STOCKHOLDERS' EQUITY		
Common stock - 2,000,000 shares authorized at $5 par value:		
1,728,730 shares issued at March 31, 2016 and December 31, 2015	8,643,650	8,643,650
Treasury stock - 10,000 shares at cost	(228,100)	(228,100)
Surplus	6,966,020	6,966,020
Retained earnings	19,985,567	19,672,229
Accumulated other comprehensive income	1,563,328	309,437
Total stockholders' equity	36,930,465	35,363,236
Total liabilities and stockholders' equity	$ 347,364,313	$ 345,393,608

First West Virginia Bancorp, Inc. and Subsidiary

CONSOLIDATED STATEMENTS OF INCOME

	Three Months Ended March 31,	
	2016	**2015**
	(Unaudited)	
INTEREST AND DIVIDEND INCOME		
Loans, including fees:		
Taxable	$ 996,909	$ 1,290,472
Tax-exempt	122,083	128,087
Debt securities:		
Taxable	902,820	734,566
Tax-exempt	257,375	332,082
Other interest and dividend income	39,433	45,874
Total interest and dividend income	2,318,620	2,531,081
INTEREST EXPENSE		
Deposits	226,572	260,554
Federal funds purchased and repurchase agreements	52,233	49,288
Federal Home Loan Bank borrowings	39,541	40,742
Total interest expense	318,346	350,584
Net interest income	2,000,274	2,180,497
PROVISION FOR LOAN LOSSES	—	—
Net interest income after provision for loan losses	2,000,274	2,180,497
NONINTEREST INCOME		
Service charges and other fees	74,329	74,436
Net gains on available-for-sale securities	548,063	956,477
Other operating income	171,026	166,875
Total noninterest income	793,418	1,197,788
NONINTEREST EXPENSE		
Salary and employee benefits	1,030,214	992,130
Net occupancy expense of premises	448,871	438,167
Other operating expenses	502,989	583,048
Total noninterest expense	1,982,074	2,013,345
Income before income taxes	811,618	1,364,940
INCOME TAX EXPENSE	154,534	326,888
Net income	$ 657,084	$ 1,038,052
WEIGHTED-AVERAGE SHARES OUTSTANDING	1,718,730	1,718,730
EARNINGS PER COMMON SHARE	$ 0.38	$ 0.60
DIVIDENDS PER COMMON SHARE	$ 0.20	$ 0.20