First West Virginia Bancorp, Inc. and Subsidiary

CONSOLIDATED BALANCE SHEETS

	June 30, 2016	December 31, 2015
	(Unaudited)	
ASSETS		
Cash and due from banks	$ 4,845,949	$ 4,561,278
Due from banks - interest-bearing	13,832,368	21,367,628
Total cash and cash equivalents	18,678,317	25,928,906
Investment securities:		
Available-for-sale (at fair value)	206,018,375	203,579,219
Loans	98,303,594	100,098,068
Less allowance for loan losses	(1,795,990)	(1,798,394)
Net loans	96,507,604	98,299,674
Premises and equipment, net	7,808,279	7,952,715
Accrued income receivable	1,042,770	1,028,336
Goodwill	1,644,119	1,644,119
Bank-owned life insurance	4,006,441	3,950,002
Other assets	1,741,211	3,010,637
Total assets	$ 337,447,116	$ 345,393,608
LIABILITIES		
Noninterest-bearing deposits:		
Demand	$ 42,425,599	$ 40,110,918
Interest-bearing deposits:		
Demand	55,747,661	64,573,075
Savings	119,336,522	118,434,010
Time	56,690,170	59,168,909
Total deposits	274,199,952	282,286,912
Securities sold under agreements to repurchase	21,400,166	23,618,997
Federal Home Loan Bank borrowings	3,268,617	3,320,392
Accrued interest payable	91,076	102,279
Other liabilities	720,982	701,792
Total liabilities	299,680,793	310,030,372
STOCKHOLDERS' EQUITY		
Common stock - 2,000,000 shares authorized at $5 par value:		
1,728,730 shares issued at June 30, 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	19,942,717	19,672,229
Accumulated other comprehensive income	2,442,036	309,437
Total stockholders' equity	37,766,323	35,363,236
Total liabilities and stockholders' equity	$ 337,447,116	$ 345,393,608

First West Virginia Bancorp, Inc. and Subsidiary

CONSOLIDATED STATEMENTS OF INCOME

	Three Months Ended June 30,		Six Months Ended June 30,	
	2016	**2015**	**2016**	**2015**
	(Unaudited)		*(Unaudited)*	
INTEREST AND DIVIDEND INCOME				
Loans, including fees:				
Taxable	$ 1,018,514	$ 1,126,767	$ 2,015,423	$ 2,417,238
Tax-exempt	115,382	126,925	237,465	255,012
Debt securities:				
Taxable	930,050	733,517	1,832,870	1,468,083
Tax-exempt	231,794	293,666	489,169	625,748
Other interest and dividend income	39,302	23,608	78,735	69,482
Total interest and dividend income	2,335,042	2,304,483	4,653,662	4,835,563
INTEREST EXPENSE				
Deposits	219,977	253,509	446,549	514,063
Federal funds purchased and repurchase agreements	47,205	54,884	99,438	104,171
Federal Home Loan Bank borrowings	38,797	39,551	78,338	80,293
Total interest expense	305,979	347,944	624,325	698,527
Net interest income	2,029,063	1,956,539	4,029,337	4,137,036
PROVISION FOR LOAN LOSSES	—	—	—	—
Net interest income after provision for loan losses	2,029,063	1,956,539	4,029,337	4,137,036
NONINTEREST INCOME				
Service charges and other fees	88,655	74,587	162,984	149,023
Net gains on available for sale securities	287	199,231	548,350	1,155,708
Other operating income	233,361	151,783	404,387	318,658
Total noninterest income	322,303	425,601	1,115,721	1,623,389
NONINTEREST EXPENSE				
Salary and employee benefits	1,065,025	1,011,880	2,095,239	2,004,010
Net occupancy expense of premises	438,881	425,754	887,752	863,921
Other operating expenses	572,848	658,753	1,075,837	1,241,801
Total noninterest expense	2,076,754	2,096,387	4,058,828	4,109,732
Income before income taxes	274,612	285,753	1,086,230	1,650,693
INCOME TAX EXPENSE (BENEFIT)	(26,283)	(46,264)	128,251	280,624
Net income	$ 300,895	$ 332,017	$ 957,979	$ 1,370,069
WEIGHTED AVERAGE SHARES OUTSTANDING	1,718,730	1,718,730	1,718,730	1,718,730
EARNINGS PER COMMON SHARE	$ 0.18	$ 0.20	$ 0.56	$ 0.80
DIVIDENDS PER COMMON SHARE	$ 0.20	$ 0.20	$ 0.40	$ 0.40