

CITBA Financial Corporation
Consolidated Balance Sheets

(In thousands, except share and per share data)

	September 30, 2016 (unaudited)	December 31, 2015	September 30, 2015 (unaudited)
Assets			
Cash and due from banks	\$ 3,116	\$ 3,588	\$ 3,442
Interest-bearing demand deposits	18,689	9,747	15,881
Federal funds sold	-	-	-
Cash and cash equivalents	<u>21,805</u>	<u>13,335</u>	<u>19,323</u>
Investment securities			
Available for sale	92,807	89,048	92,493
Held to maturity	<u>1,674</u>	<u>2,712</u>	<u>3,689</u>
Total investment securities	94,482	91,760	96,182
Loans held for sale	-	-	-
Loans	318,131	316,893	317,573
Allowance for loan and lease losses	<u>(4,363)</u>	<u>(4,221)</u>	<u>(4,162)</u>
Net loans	313,768	312,672	313,411
Federal Home Loan Bank stock	1,643	1,643	1,643
Premises and equipment	4,359	4,660	4,719
Interest receivable	1,390	1,388	1,480
Other assets	991	1,382	1,779
Total assets	<u><u>\$ 438,436</u></u>	<u><u>\$ 426,840</u></u>	<u><u>\$ 438,536</u></u>
Liabilities and Stockholders' Equity			
Liabilities			
Deposits			
Noninterest-bearing	\$ 90,434	\$ 85,069	\$ 78,569
Interest-bearing	<u>281,026</u>	<u>274,069</u>	<u>264,594</u>
Total deposits	371,460	359,138	343,162
Short-term borrowings	21,944	25,906	53,372
Interest payable	17	19	25
Other liabilities	<u>1,446</u>	<u>1,249</u>	<u>1,660</u>
Total liabilities	<u>\$ 394,867</u>	<u>\$ 386,313</u>	<u>\$ 398,220</u>
Stockholders' Equity			
Preferred 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	34,057	31,394	31,514
Current income	2,322	3,043	2,230
Accumulated other comprehensive loss	<u>1,811</u>	<u>711</u>	<u>1,192</u>
Total stockholders' equity	<u>\$ 43,569</u>	<u>\$ 40,528</u>	<u>\$ 40,316</u>
Total liabilities and stockholders' equity	<u><u>\$ 438,436</u></u>	<u><u>\$ 426,840</u></u>	<u><u>\$ 438,536</u></u>

CITBA Financial Corporation
Consolidated Statements of Operations

(In thousands, except share and per share data)

	Three Months Ended		Nine Months Ended	
	September 30, 2016 (unaudited)	September 30, 2015 (unaudited)	September 30, 2016 (unaudited)	September 30, 2015 (unaudited)
Interest Income				
Loans receivable	\$ 3,184	\$ 3,249	\$ 9,498	\$ 9,392
Investment securities				
Taxable	508	549	1,515	1,660
Tax-exempt	32	35	85	144
Other interest income	10	2	22	4
Dividends	24	26	61	62
Total interest income	3,757	3,862	11,180	11,262
Interest Expense				
Deposits	202	212	588	701
Short-term borrowings	5	39	34	71
Total interest expense	207	250	622	772
Net Interest Income	3,550	3,612	10,558	10,490
Provision for Loan Losses	119	236	273	533
Net Interest Income After Provision for Loan Losses	3,432	3,375	10,285	9,957
Other Income				
Service charges on deposit accounts	318	364	935	1,024
Card services income	313	306	952	895
Other customer fees	117	123	391	427
Gain / (Loss) on loans sold	83	84	223	169
Gain / (Loss) on other assets	(20)	(3)	162	(16)
Other income	5	5	15	18
Total other income	815	878	2,679	2,515
Other Expense				
Salaries and employee benefits	1,671	1,637	4,801	4,791
Premises and equipment expenses	282	303	825	892
Data processing fees	314	295	925	879
Deposit insurance premium	68	70	195	206
Printing and office supplies	44	42	136	127
Postage and courier services	51	64	162	172
Card services expense	119	71	303	209
Marketing	73	37	194	111
Loan Expense	75	54	169	154
Other expenses	446	530	1,627	1,551
Total other expense	3,143	3,103	9,339	9,093
Income/(Loss) Before Income Tax	1,103	1,151	3,625	3,379
Income tax expense/(benefit)	391	396	1,303	1,149
Net Income/(Loss)	\$ 712	\$ 755	\$ 2,322	\$ 2,230
Net income per share - basic	\$ 0.77	\$ 0.81	\$ 2.50	\$ 2.41
Net income per share - diluted	0.77	0.81	2.50	2.41
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