First BancTrust Corporation
Condensed Consolidated Balance Sheets

	December 31, 2016 (unaudited)	December 31, 2015
Assets		
Cash and due from banks	$ 3,783,416	$ 3,952,823
Interest-bearing deposits	14,263,793	8,090,590
Federal Funds Sold	290,098	381,033
Cash and cash equivalents	18,337,307	12,424,446
Interest -bearing time deposits in banks	1,245,000	1,245,000
Available-for-sale securities	58,105,532	58,621,816
Held-to-maturity securities (fair value of $106,864 and $242,028)	104,953	235,038
Loans held for sale	323,800	463,445
Loans, net of allowance for loan losses of $4,686,383 and $4,549,590	346,345,645	348,567,981
Premises and equipment	11,026,398	11,210,998
Federal Home Loan Bank stock	2,610,490	2,610,490
Foreclosed assets held for sale, net	333,047	232,730
Interest receivable	2,322,092	2,526,318
Deferred income taxes	2,531,413	2,186,321
Loan servicing rights	473,600	382,139
Cash surrender value of life insurance	8,282,758	8,012,560
Goodwill	541,474	541,474
Core deposit intangibles	-	31,985
Other assets	964,284	1,006,088
Total assets	$ 453,547,793	$ 450,298,829
Liabilities and Stockholders' Equity		
Deposits		
Demand	$ 40,950,012	$ 35,421,888
Savings, NOW and money market	137,519,910	140,478,375
Time	173,945,596	175,194,148
Brokered time	10,486,341	8,370,735
Total deposits	362,901,859	359,465,146
Short-term borrowings	-	2,000,000
Federal Home Loan Bank advances	36,000,000	36,000,000
Junior subordinated debentures	6,186,000	6,186,000
Pass through payments received on loans sold	67,970	0
Advances from borrowers for taxes and insurance	748,907	386,166
Interest payable	331,287	350,335
Other liabilities	3,379,116	3,154,035
Total liabilities	409,615,139	407,541,682
Stockholders' Equity		
Common stock, $.01 par value; authorized 5,000,000 shares; 2,114,761 shares Issued; 2,016,116 and 2,085,116 shares outsanding	21,664	21,664
Additional paid-in capital	6,282,944	6,282,944
Retained earnings	39,842,986	36,974,268
Accumulated other comprehensive income (loss)	(539,190)	(34,726)
Treasury stock, at cost - 98,645 and 29,645 shares	(1,675,750)	(487,003)
Total stockholders' equity	43,932,654	42,757,147
Total liabilities and stockholders' equity	$ 453,547,793	$ 450,298,829

First BancTrust Corporation
Condensed Consolidated Statements of Income
(unaudited)

Year Ended December 31	2016	2015
Interest and Dividend Income		
Loans		
Taxable	$ 16,463,222	$ 16,054,283
Tax exempt	30,139	33,587
Securities		
Taxable	845,932	864,051
Tax exempt	395,992	414,168
Deposits with financial institutions and other	107,771	55,522
Total interest and dividend income	17,843,056	17,421,611
Interest Expense		
Deposits	2,051,637	1,797,795
Federal Home Loan Bank advances and other debt	1,215,914	1,477,003
Total interest expense	3,267,551	3,274,798
Net Interest Income	14,575,505	14,146,813
Provision for loan losses	480,000	580,000
Net Interest Income After Provision for Loan Losses	14,095,505	13,566,813
Noninterest Income		
Customer service fees	602,846	571,977
Other service charges and fees	1,404,358	1,464,752
Net gains on loan sales	993,041	735,410
Net realized gains on sales of available-for-sale securities	52,768	40,360
Net loan servicing fees	459,716	403,554
Brokerage fees	18,682	21,389
Abstract and title fees	434,287	410,697
Increase in cash surrender value of life insurance	270,198	269,224
Other	335,675	353,899
Total noninterest income	4,571,571	4,271,262
Noninterest Expense		
Salaries and employee benefits	7,192,012	6,929,906
Net occupancy expense	1,006,123	1,023,501
Equipment expense	981,383	1,004,080
Data processing fees	1,296,029	1,198,458
Professional fees	377,208	341,608
Foreclosed assets expense, net	11,197	(9,411)
Marketing expense	352,720	432,955
Printing and office supplies	130,440	138,558
Amortization of loan servicing rights	212,133	208,541
FDIC Insurance	195,344	251,620
Other expenses	1,419,906	1,399,003
Total noninterest expense	13,174,495	12,918,819
Income Before Income Tax	$ 5,492,581	$ 4,919,256
Income tax expense	1,973,946	1,695,950
Net Income Available to Common Stockholders	$ 3,518,635	$ 3,223,306
Basic Earnings Per Share	$ 1.73	$ 1.54
Diluted Earnings Per Share	$ 1.73	$ 1.54

First BancTrust Corporation
Condensed Consolidated Statements of Income
(unaudited)

Three months Ended December 31	**2016**	**2015**
Interest and Dividend Income		
Loans		
Taxable	$ 4,165,134	$ 4,168,993
Tax exempt	7,205	8,078
Securities		
Taxable	205,304	217,532
Tax exempt	93,018	107,509
Deposits with financial institutions and other	26,928	12,938
Total interest and dividend income	4,497,589	4,515,050
Interest Expense		
Deposits	528,558	497,677
Federal Home Loan Bank advances and other debt	276,806	373,126
Total interest expense	805,364	870,803
Net Interest Income	3,692,225	3,644,247
Provision for loan losses	120,000	220,000
Net Interest Income After Provision for Loan Losses	3,572,225	3,424,247
Noninterest Income		
Customer service fees	201,983	136,770
Other service charges and fees	360,986	397,705
Net gains on loan sales	281,343	184,764
Net realized gains on sales of available-for-sale securities	-	714
Net loan servicing fees	114,865	98,833
Brokerage fees	5,246	4,230
Abstract and title fees	97,575	100,048
Increase in cash surrender value of life insurance	67,515	68,933
Other	82,150	82,698
Total noninterest income	1,211,663	1,074,695
Noninterest Expense		
Salaries and employee benefits	1,770,027	1,645,200
Net occupancy expense	243,725	257,089
Equipment expense	223,821	244,497
Data processing fees	333,545	317,140
Professional fees	113,264	68,947
Foreclosed assets expense, net	9,250	(12,247)
Marketing expense	100,317	113,543
Printing and office supplies	33,335	33,701
Amortization of loan servicing rights	60,353	51,662
FDIC Insurance	10,312	56,362
Other expenses	326,084	375,828
Total noninterest expense	3,224,033	3,151,722
Income Before Income Tax	$ 1,559,855	$ 1,347,220
Income tax expense	568,238	448,352
Net Income Available to Common Stockholders	$ 991,617	$ 898,868
Basic Earnings Per Share	$ 0.49	$ 0.43
Diluted Earnings Per Share	$ 0.49	$ 0.43

First BancTrust Corporation
Condensed Consolidated Statements of Cash Flows
(unaudited)

Year ended December 31	2016	2015
Operating Activities		
Net income	$ 3,518,635	$ 3,223,306
Items not requiring (providing) cash		
Depreciation and amortization	945,443	970,714
Provision for loan losses	480,000	580,000
Loss (gain) on foreclosed assets, net	5,937	(23,010)
Other than tempoary impairment on foreclosed assets	3,200	13,500
Loss (gain) on disposition of premises and equipment	1,243	(11,919)
Amortization of premiums and discounts on securities, net	417,073	419,916
Amortization of loan servicing rights	212,133	208,541
Deferred income taxes	(21,004)	(65,475)
Amortization of intangible assets	31,985	48,595
Net realized gains on available-for-sale securities	(52,768)	(40,360)
Net gain on loan sales	(993,041)	(735,410)
Loans originated for sale	(33,705,230)	(32,060,976)
Proceeds from sales of loans originated for sale	34,534,322	32,344,738
Changes in		
Interest receivable	204,226	(75,703)
Cash surrender value of life insurance	(270,198)	(269,224)
Other assets	41,804	(334,347)
Interest payable	(19,048)	19,373
Other liabilities	224,101	107,141
Net cash provided by operating activities	5,558,813	4,319,400
Investing Activities		
Purchases of available-for-sale securities	(15,132,904)	(20,622,880)
Proceeds from maturities of available-for-sale securities	12,028,595	13,516,098
Proceeds from sales of available-for-sale securities	2,428,708	3,921,027
Proceeds from maturities of held-to-maturity securities	130,093	163,462
Net change in loans	1,510,114	(23,019,276)
Proceeds from sales of foreclosed assets	122,768	203,389
Purchases of premises and equipment	(763,225)	(511,956)
Proceeds from disposal of premises and equipment	1,139	12,700
Net cash provided (used) by investing activities	325,288	(26,337,436)

Financing Activities		
Net change in demand deposits, money market, NOW and savings accounts	$ 2,569,659	$ 1,878,194
Net change in time and brokered time deposits	867,054	10,336,933
Net change in federal funds purchased	(2,000,000)	2,000,000
Proceeds from Federal Home Bank advances	19,000,000	4,500,000
Repayment of Federal Home Loan Bank advances	(19,000,000)	(4,500,000)
Net change in pass through payments received on loans sold	67,970	-
Net change in advances from borrowers for taxes and insurance	362,741	(9,201)
Dividends paid on common stock	(649,917)	(428,627)
Purchase of treasury stock	(1,188,747)	(487,003)
Net cash provided (used) by financing activities	28,760	13,290,296
Increase in Cash and Cash Equivalents	5,912,861	(8,727,740)
Cash and Cash Equivalents, Beginning of Period	12,424,446	21,152,186
Cash and Cash Equivalents, End of Period	$ 18,337,307	$ 12,424,446
Supplemental Cash Flows Information		
Interest paid	$ 3,286,599	$ 3,255,425
Income taxes paid (net of refunds)	$ 1,768,166	$ 2,143,318
Real estate and other property acquired in settlement of loans	$ 232,222	$ 165,235