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

	June 30, 2018 (unaudited)	December 31, 2017	June 30, 2017 (unaudited)
Assets			
Cash and due from banks	$ 2,890	$ 3,363	$ 3,459
Interest-bearing demand deposits	6,783	15,343	24,502
Federal funds sold	-	-	-
Cash and cash equivalents	9,673	18,706	27,961
Investment securities			
Available for sale	93,512	93,830	93,904
Held to maturity	-	-	202
Total investment securitites	93,512	93,830	94,106
Loans held for sale	-	-	-
Loans	365,224	343,308	333,153
Allowance for loan and lease losses	(4,915)	(4,600)	(4,591)
Net loans	360,309	338,708	328,562
Federal Home Loan Bank stock	1,643	1,643	1,643
Premises and equipment	6,335	6,366	6,397
Interest receivable	1,571	1,493	1,366
Other assets	2,158	1,735	1,514
Total assets	$ 475,201	$ 462,481	$ 461,548
Liabilities and Stockholders' Equity			
Liabilities			
Deposits			
Noninterest-bearing	$ 103,812	$ 95,695	$ 97,784
Interest-bearing	305,146	302,249	298,419
Total deposits	408,959	397,944	396,204
Short-term borrowings	19,414	17,619	19,127
Interest payable	28	25	21
Other liabilities	1,116	1,824	1,706
Total liabilities	$ 429,517	$ 417,413	$ 417,058
Stockholders' Equity			
Perferred stock, non-voting $10 par value Authorized and unissued - 35,000 shares	$ -	$ -	$ -
Common stock, $1 stated value; 5,000,000 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	39,111	36,503	36,818
Current income	2,008	3,005	1,560
Accumulated other comprehensive loss	(815)	180	733
Total stockholders' equity	$ 45,684	$ 45,068	$ 44,490
Total liabilities and stockholders' equity	$ 475,201	$ 462,481	$ 461,548

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

	Three Months Ended		Six Months Ended	
	June 30, 2018 (unaudited)	June 30, 2017 (unaudited)	June 30, 2018 (unaudited)	June 30, 2017 (unaudited)
Interest Income				
Loans receivable	$ 3,742	$ 3,316	$ 7,239	$ 6,486
Investment securities				
Taxable	507	506	1,007	1,028
Tax-exempt	80	49	152	92
Other interest income	14	27	37	62
Dividends	16	18	48	37
Total interest income	4,359	3,915	8,483	7,704
Interest Expense				
Deposits	266	225	505	444
Short-term borrowings	66	11	85	23
Total interest expense	331	237	591	466
Net Interest Income	4,028	3,679	7,893	7,237
Provision for Loan Losses	342	102	428	162
Net Interest Income After Provision for Loan Losses	3,686	3,576	7,465	7,075
Other Income				
Service charges on deposit accounts	260	292	516	571
Card services income	372	339	725	664
Other customer fees	123	123	286	281
Gain / (Loss) on loans sold	78	99	177	131
Gain / (Loss) on other assets	(12)	(27)	(14)	(38)
Other income	1	6	39	12
Total other income	822	832	1,729	1,620
Other Expense				
Salaries and employee benefits	1,798	1,644	3,670	3,398
Premises and equipment expenses	292	291	625	589
Data processing fees	330	322	656	632
Deposit insurance premium	46	50	96	99
Printing and office supplies	48	39	96	81
Postage and courier services	52	56	108	107
Card services expense	96	96	215	213
Marketing	70	74	126	144
Loan Expense	62	57	119	169
Other expenses	454	431	925	856
Total other expense	3,249	3,061	6,634	6,288
Income/(Loss) Before Income Tax	1,259	1,347	2,560	2,408
Income tax expense/(benefit)	267	478	552	848
Net Income/(Loss)	$ 992	$ 869	$ 2,008	$ 1,560
Net income per share - basic	$ 1.07	$ 0.94	$ 2.17	$ 1.68
Net income per share - diluted	1.07	0.94	2.17	1.68
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