

**CITBA Financial Corporation**  
**Consolidated Balance Sheets**

(In thousands, except share and per share data)

	<b>September 30, 2017 (unaudited)</b>	<b>December 31, 2016 (unaudited)</b>	<b>September 30, 2016 (unaudited)</b>
<b>Assets</b>			
Cash and due from banks	\$ 3,040	\$ 4,005	\$ 3,116
Interest-bearing demand deposits	17,204	18,847	18,689
Federal funds sold	-	-	-
Cash and cash equivalents	<u>20,245</u>	<u>22,851</u>	<u>21,805</u>
Investment securities			
Available for sale	93,592	91,277	92,807
Held to maturity	-	1,144	1,674
Total investment securities	<u>93,592</u>	<u>92,421</u>	<u>94,482</u>
Loans held for sale	-	-	-
Loans	338,440	326,928	318,131
Allowance for loan and lease losses	<u>(4,723)</u>	<u>(4,527)</u>	<u>(4,363)</u>
Net loans	<u>333,718</u>	<u>322,401</u>	<u>313,768</u>
Federal Home Loan Bank stock	1,643	1,643	1,643
Premises and equipment	6,400	4,361	4,359
Interest receivable	1,526	1,428	1,390
Other assets	1,615	1,783	991
<b>Total assets</b>	<u><u>\$ 458,738</u></u>	<u><u>\$ 446,889</u></u>	<u><u>\$ 438,436</u></u>
<b>Liabilities and Stockholders' Equity</b>			
<b>Liabilities</b>			
Deposits			
Noninterest-bearing	\$ 98,186	\$ 92,228	\$ 90,434
Interest-bearing	<u>295,136</u>	<u>285,541</u>	<u>281,026</u>
Total deposits	<u>393,322</u>	<u>377,769</u>	<u>371,460</u>
Short-term borrowings	19,050	25,085	21,944
Interest payable	24	18	17
Other liabilities	1,398	1,319	1,446
<b>Total liabilities</b>	<u>\$ 413,794</u>	<u>\$ 404,191</u>	<u>\$ 394,867</u>
<b>Stockholders' Equity</b>			
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	36,661	33,918	34,057
Current income	2,339	3,197	2,322
Accumulated other comprehensive loss	565	203	1,811
<b>Total stockholders' equity</b>	<u>\$ 44,944</u>	<u>\$ 42,698</u>	<u>\$ 43,569</u>
<b>Total liabilities and stockholders' equity</b>	<u><u>\$ 458,738</u></u>	<u><u>\$ 446,889</u></u>	<u><u>\$ 438,436</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, 2017 (unaudited)	September 30, 2016 (unaudited)	September 30, 2017 (unaudited)	September 30, 2016 (unaudited)
Interest Income				
Loans receivable	\$ 3,380	\$ 3,184	\$ 9,866	\$ 9,498
Investment securities				
Taxable	496	508	1,524	1,515
Tax-exempt	56	32	148	85
Other interest income	42	10	104	22
Dividends	22	24	58	61
Total interest income	3,996	3,757	11,700	11,180
Interest Expense				
Deposits	233	202	676	588
Short-term borrowings	10	5	33	34
Total interest expense	243	207	709	622
Net Interest Income	3,753	3,550	10,991	10,558
Provision for Loan Losses	102	119	264	273
Net Interest Income After Provision for Loan Losses	3,651	3,432	10,727	10,285
Other Income				
Service charges on deposit accounts	291	318	863	935
Card services income	328	313	991	952
Other customer fees	119	117	401	391
Gain / (Loss) on loans sold	117	83	248	223
Gain / (Loss) on other assets	(24)	(20)	(62)	162
Other income	3	5	15	15
Total other income	835	815	2,455	2,679
Other Expense				
Salaries and employee benefits	1,773	1,671	5,171	4,801
Premises and equipment expenses	296	282	885	825
Data processing fees	320	314	952	925
Deposit insurance premium	46	68	145	195
Printing and office supplies	41	44	122	136
Postage and courier services	54	51	161	162
Card services expense	112	119	325	303
Marketing	78	73	222	194
Loan Expense	142	75	310	169
Other expenses	436	446	1,291	1,627
Total other expense	3,298	3,143	9,586	9,339
Income/(Loss) Before Income Tax	1,188	1,103	3,596	3,625
Income tax expense/(benefit)	409	391	1,257	1,303
Net Income/(Loss)	<u>\$ 779</u>	<u>\$ 712</u>	<u>\$ 2,339</u>	<u>\$ 2,322</u>
Net income per share - basic	\$ 0.84	\$ 0.77	\$ 2.52	\$ 2.50
Net income per share - diluted	0.84	0.77	2.52	2.50
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