

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

(In thousands, except share and per share data)

	<b>March 31, 2025</b> (unaudited)	<b>December 31, 2024</b>	<b>March 31, 2024</b> (unaudited)
<b>Assets</b>			
Cash and due from banks	\$ 6,078	\$ 4,759	\$ 3,502
Interest-bearing demand deposits	14,354	19,008	23,332
Federal funds sold	-	-	-
Cash and cash equivalents	<u>20,432</u>	<u>23,767</u>	<u>26,835</u>
Investment securities			
Available for sale	178,288	168,895	190,780
Held to maturity	-	-	-
Total investment securities	<u>178,288</u>	<u>168,895</u>	<u>190,780</u>
Loans held for sale	-	633	-
Loans	442,342	434,191	414,290
Allowance for credit losses	(5,767)	(5,627)	(5,543)
Net loans	<u>436,575</u>	<u>428,564</u>	<u>408,747</u>
Federal Home Loan Bank stock	1,459	1,459	1,459
Premises and equipment	13,206	12,668	11,715
Interest receivable	3,009	3,050	3,031
Other assets	3,998	4,500	3,682
<b>Total assets</b>	<u><u>\$ 656,968</u></u>	<u><u>\$ 643,537</u></u>	<u><u>\$ 646,248</u></u>
<b>Liabilities and Stockholders' Equity</b>			
<b>Liabilities</b>			
Deposits			
Noninterest-bearing	\$ 131,934	\$ 125,728	\$ 131,112
Interest-bearing	464,172	457,726	456,387
Total deposits	<u>596,105</u>	<u>583,454</u>	<u>587,499</u>
Short-term borrowings	-	-	-
Interest payable	116	134	166
Other liabilities	1,653	2,692	1,511
<b>Total liabilities</b>	<u>\$ 597,874</u>	<u>\$ 586,280</u>	<u>\$ 589,176</u>
<b>Stockholders' Equity</b>			
Preferred stock, non-voting \$10 par value			
Authorized and unissued - 35,000 shares	\$ -	\$ -	\$ -
Common stock, \$1 stated value; 10,000,000 shares authorized; 1,626,315 and 1,692,025 shares issued and outstanding, respectively	699	699	765
Additional paid-in capital	3,906	3,906	4,064
Retained earnings	59,375	55,972	58,438
Current income	2,081	3,745	881
Accumulated other comprehensive gain/(loss)	(6,968)	(7,065)	(7,075)
<b>Total stockholders' equity</b>	<u>\$ 59,094</u>	<u>\$ 57,257</u>	<u>\$ 57,073</u>
<b>Total liabilities and stockholders' equity</b>	<u><u>\$ 656,968</u></u>	<u><u>\$ 643,537</u></u>	<u><u>\$ 646,248</u></u>

**CITBA Financial Corporation**  
**Consolidated Statements of Operations**

(In thousands, except share and per share data)

	<b>Three Months Ended</b>	
	<b>March 31,</b>	<b>March 31,</b>
	<b>2025</b>	<b>2024</b>
	<b>(unaudited)</b>	<b>(unaudited)</b>
Interest Income		
Loans receivable	\$ 6,119	\$ 5,377
Investment securities		
Taxable	751	813
Tax-exempt	710	664
Other interest income	145	283
Dividends	14	24
Total interest income	<u>7,739</u>	<u>7,160</u>
Interest Expense		
Deposits	2,337	2,677
Short-term borrowings	0	-
Total interest expense	<u>2,337</u>	<u>2,677</u>
Net Interest Income	<u>5,402</u>	<u>4,483</u>
Provision for Credit Losses	158	34
Net Interest Income After Provision for Credit Losses	<u>5,244</u>	<u>4,449</u>
Other Income		
Service charges on deposit accounts	207	205
Card services income	465	465
Other customer fees	163	130
Gain / (Loss) on loans sold	59	60
Gain / (Loss) on other assets	355	-
Other income	669	134
Total other income	<u>1,918</u>	<u>995</u>
Other Expense		
Salaries and employee benefits	2,717	2,718
Premises and equipment expenses	669	560
Data processing fees	354	346
Deposit insurance premium	81	73
Printing and office supplies	21	25
Postage and courier services	57	59
Card services expense	102	155
Marketing	64	65
Loan Expense	93	64
Other expenses	514	473
Total other expense	<u>4,672</u>	<u>4,537</u>
Income/(Loss) Before Income Tax	<u>2,490</u>	<u>906</u>
Income tax expense/(benefit)	409	26
Net Income/(Loss)	<u>\$ 2,081</u>	<u>\$ 881</u>
Net income per share - basic	\$ 1.28	\$ 0.52
Net income per share - diluted	1.28	0.52
Weighted average common shares outstanding - basic	1,626,315	1,694,191
Weighted average common shares outstanding - diluted	1,626,315	1,694,191