

**CFBANC CORPORATION AND SUBSIDIARIES:****FOR THE YEARS ENDED/AS OF DECEMBER 31,**

(dollars in thousands, except per share data)

**Statement of Operations Data:**

	<b>2017</b>	<b>2016</b>
Interest income	\$8,759	\$10,132
Interest expense	1,177	1,031
Net interest income	7,582	9,101
Recovery of credit losses	(840)	(1,550)
Net interest income after recovery of credit losses	8,422	10,651
Noninterest income	4,844	3,482
Noninterest expense	10,444	9,974
Income before income taxes	2,822	4,159
Income tax expense	(1,190)	1,409
Net income	1,632	2,750
Less: Net income attributable to noncontrolling interest	777	688
Net income attributable to CFBanc Corporation and Subsidiaries	<b>\$855</b>	<b>\$2,062</b>

**Per Common Share Data and Shares Outstanding:**

Net income	\$0.43	\$1.04
Book value	\$16.54	\$16.16
Common stock outstanding at period end	1,864,313	1,864,313
Weighted average common shares outstanding during period	1,864,313	1,864,313

**Balance Sheet Data:**

Assets	\$308,738	\$262,155
Short-term investments	88,210	41,186
Investment securities	86,057	77,912
Loans, net	122,018	131,874
Deposits	250,640	208,053
Borrowings	22,006	21,571
CFBanc Corporation's equity	33,838	30,134
Noncontrolling interest	171	244

**Performance Ratios:**

Return on average assets	0.30%	0.81%
Return on average stockholders' equity	2.68%	5.96%
Net interest margin	2.76%	3.81%
Loans to deposits	50%	65%

**Capital Ratios:**

Tier 1 common equity risk-based capital	21.81%	18.98%
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Total risk-based capital	23.07%	20.24%
Leverage ratio	11.60%	11.67%