CIB Marine Bancshares, Inc. (OTCQX: CIBH). This report provides additional detailed financial information for the quarter and nine months ended September 30, 2026. Please see our Shareholder Letter dated November 5, 2026, at www.cibmarine.com for a summary description of our financial results.

CIB MARINE BANCSHARES, INC.
Net Interest Income (unaudited)

	2026			2025		
	Average Balance	Interest Earned/Paid	Average Yield/Cost	Average Balance	Interest Earned/Paid	Average Yield/Cost
	(Dollars in thousands)					
Quarter Ended September 30,						
Interest-earning assets						
Securities (1)	$124,002	$1,225	3.95%	$127,468	$1,229	3.85%
Loans held for sale (1)	5,740	84	5.80	8,398	123	5.81
Loans (1)(2)	656,550	9,535	5.76	657,369	9,347	5.64
Federal funds sold, reverse repos and interest-earning due from banks	2,102	27	5.12	6,099	81	5.26
Total interest-earning assets	788,394	10,871	5.48	799,334	10,780	5.36
Noninterest-earning assets	27,503			27,609		
Total assets	$815,897			$826,943		
Interest-bearing liabilities						
Interest-bearing deposits	$586,425	$4,324	2.93%	$604,694	$4,772	3.13%
Borrowed funds	52,637	492	3.71	42,563	424	3.95
Total interest-bearing liabilities	639,062	4,816	2.99	647,257	5,196	3.18
Noninterest-bearing liabilities:						
Noninterest-bearing demand deposits	88,315			90,871		
Accrued interest and other liabilities	7,038			7,974		
Preferred equity	—			—		
Common equity	81,482			80,841		
Total stockholders' equity	81,482			80,841		
Total liabilities and stockholders' equity	$815,897			$826,943		
Net interest-earning assets, interest income and net interest spread (1)(3)	$149,332	$6,055	2.48%	$152,077	$5,584	2.17%
Net interest margin (1)(4)			3.05%			2.77%
Ratio of average interest-earning assets to average interest-bearing liabilities	1.23			1.23		

	2026			2025		
	Average Balance	Interest Earned/Paid	Average Yield/Cost	Average Balance	Interest Earned/Paid	Average Yield/Cost
	(Dollars in thousands)					
Nine Months Ended September 30,						
Interest-earning assets						
Securities (1)	$122,789	$3,547	3.85%	$124,673	$3,565	3.81%
Loans held for sale (1)	6,097	249	5.45	9,653	409	5.66
Loans (1)(2)	660,922	28,321	5.73	673,761	28,623	5.68
Federal funds sold, reverse repos and interest-earning due from banks	2,294	79	4.60	3,358	141	5.63
Total interest-earning assets	792,102	32,196	5.43	811,445	32,738	5.39
Noninterest-earning assets	26,868			28,057		
Total assets	$818,970			$839,502		
Interest-bearing liabilities						
Interest-bearing deposits	$583,807	$12,689	2.91%	$601,349	$14,596	3.25%
Borrowed funds	57,801	1,626	3.76	58,122	1,793	4.13
Total interest-bearing liabilities	641,608	14,315	2.98	659,471	16,389	3.32
Noninterest-bearing liabilities:						
Noninterest-bearing demand deposits	89,235			92,616		
Accrued interest and other liabilities	6,638			7,615		
Preferred equity	—			—		
Common equity	81,489			79,800		
Total stockholders' equity	81,489			79,800		
Total liabilities and stockholders' equity	$818,970			$839,502		
Net interest-earning assets, interest income and net interest spread (1)(3)	$150,494	$17,881	2.45%	$151,974	$16,349	2.07%
Net interest margin (1)(4)			3.02%			2.69%
Ratio of average interest-earning assets to average interest-bearing liabilities	1.23			1.23		

(1) Balance totals include respective nonaccrual assets.
(2) Interest earned on loans includes a nominal amount of amortized loan costs for all periods presented.
(3) Net interest spread is the yield on average interest-earning assets less the rate on interest-bearing liabilities.
(4) Net interest margin is the ratio of net interest income to average interest-earning assets.

Net interest income was $0.5 million higher for the quarter compared to the same quarter of the prior year, primarily due to a 28 basis point increase in the net interest margin—driven by a 19 basis point improvement in the cost of interest-bearing liabilities coupled with a 12 basis point increase in the yield on earning assets. These offset the negative effects of a $11 million decline in average interest-earning assets and a $3 million decline in average noninterest-bearing deposits.

Net interest income was $1.5 million higher for the nine months ended September 30, 2026, compared to the same period last year, primarily due to a 32 basis point increase in the net interest margin—driven by a 34 basis point improvement in the cost of interest-bearing liabilities and a 4 basis point improvement in interest earning assets, more than offsetting the negative effects of a $19 million decline in average interest-earning assets and a $3 million decline in average noninterest bearing deposits.

CIB MARINE BANCSHARES, INC.
Loans and Allowance for Credit Losses on Loans

Loan Portfolio Segments (unaudited)

	September 30, 2026		December 31, 2025		September 30, 2025	
	Amount	% of Total	Amount	% of Total	Amount	% of Total
	(Dollars in thousands)					
Commercial	$92,052	14.2%	$98,486	14.8%	$89,840	13.7%
Commercial real estate	344,544	53.0	349,928	52.6	348,899	53.3
Construction and development	31,709	4.9	25,587	3.9	25,521	3.9
Residential real estate	161,447	24.8	171,161	25.7	170,410	26.1
Home equity	19,625	3.0	19,862	3.0	19,721	3.0
Purchased home equity pools	157	0.0	186	0.0	191	0.0
Other consumer	741	0.1	23	0.0	30	0.0
Gross loans	650,275	100.0%	665,233	100.0%	654,612	100.0%
Deferred loan costs (fees)	679		966		1,008	
Loans	650,954		666,199		655,620	
Allowance for credit losses on loans	(7,987)		(8,465)		(8,721)	
Loans, net	$642,967		$657,734		$646,899	

Select Real Estate Loan Property Types (1) (unaudited)

	September 30, 2026		December 31, 2025		September 30, 2025	
	Amount	% of Total	Amount	% of Total	Amount	% of Total
	(Dollars in thousands)					
Office	$44,176	6.8%	$40,053	6.0%	$38,854	5.9%
Retail	67,542	10.4	70,019	10.5	74,718	11.4
Warehouse	36,588	5.6	36,448	5.5	36,509	5.6
Manufacturing	30,218	4.6	27,216	4.1	32,207	4.9
Hospitality	27,628	4.2	30,449	4.6	30,964	4.7
Nursing Home and Assisted Living	7,376	1.1	11,533	1.7	9,778	1.5
Multifamily Apartments	65,273	10.0	63,700	9.6	57,673	8.8
Restaurants and Food Service	27,198	4.2	23,321	3.5	22,415	3.4
Educational	11,847	1.8	14,173	2.1	14,311	2.2

(1) Select Real Estate Loan Property Types includes loans from the real estate and construction and development segments with listed commercial property types that are 2.0% or more of total loans at some point over the past year.

Management continues to be committed to maintaining reasonable and prudent loan portfolio diversification, in part represented by the commercial property type loans in our portfolio. These property types are primarily distributed across our core lending markets in Illinois, Indiana, and Wisconsin.

Nonperforming Assets and Selected Asset Quality Ratios (unaudited)

	September 30, 2026	December 31, 2025	September 30, 2025
Nonperforming assets	(Dollars in thousands)		
Nonaccrual loans:			
Commercial	$3,436	$4,736	$5,769
Commercial real estate	3,658	3,494	—
Construction and development	—	—	—
Residential real estate	—	—	—
Home equity	424	478	476
Other consumer	—	—	—
	7,518	8,708	6,245
Loans held for sale	—	—	—
Total nonaccrual loans	7,518	8,708	6,245

Nonperforming Assets and Selected Asset Quality Ratios (unaudited)

	September 30, 2026	December 31, 2025	September 30, 2025
Nonperforming assets		**(Dollars in thousands)**	
Other real estate owned	—	—	—
Total nonperforming assets	$7,518	$8,708	$6,245
Loan modifications to borrowers experiencing financial difficulty and still accruing			
Commercial	$3,432	$3,712	$3,776
Commercial real estate	1,810	1,824	1,823
Residential real estate	219	250	240
Home equity	—	—	—
Purchased home equity pools	50	51	52
Other consumer	—	—	—
Total loan modifications to borrowers experiencing financial difficulty and still accruing	$5,511	$5,837	$5,891
90 days or more past due still accruing	$0	$1,168	$3,500
Ratios			
Nonaccrual loans to total loans (1)	1.15%	1.31%	0.95%
Other real estate owned to total assets	0.00	0.00	0.00
Nonperforming assets to total assets (1)	0.92	1.04	0.75
Nonaccrual loans, loan modifications to borrowers experiencing financial difficulty and loans 90 days or more past due and still accruing to total loans (1)	2.00	2.36	2.38
Nonperforming assets, loan modifications to borrowers experiencing financial difficulty and 90 days or more past due and still accruing loans to total assets (1)	1.60	1.89	1.87

(1) Excludes loans held for sale from nonaccrual loans, nonperforming assets, restructured loans accruing and 90 days or more past due and still accruing loans.

As of September 30, 2026, non-accrual loans consisted primarily of three relationships: two within the transportation industry and one commercial real estate loan in the manufacturing industry; loan modifications to borrowers experiencing financial difficulty were comprised primarily of a large commercial loan in the transportation industry and a commercial real estate relationship in the food service industry; and there were no 90 days or more past due and still accruing loans.

Under the NAICS category of Transportation and Warehousing, CIB Marine had a total of $12.4 million in outstanding loan balances as of September 30, 2026. This includes a mix of air, local and long-distance trucking, and other categories.

CIB Marine continues to retain qualified professional firms to conduct annual loan reviews, supplementing our existing audit functions for lending activities. For more than 10 years, these reviews have found minimal variations related to the accuracy and timeliness of CIB Marine's loan gradings and classifications. The loan reviews account for 40% or more of commercial loan balances and focus primarily on larger credit relationships, loans that are a part of large NAICS concentrations, problem loans, and new loans. In addition, at least 10% of residential loans originated for sale or portfolio are evaluated by a qualified professional firm for accuracy and completeness of documentation, regulatory compliance, underwriting standards, and other matters as required by Fannie Mae and Federal Housing Authority quality assurance guidelines.

The allowance for credit losses on loans covers the entirety of the portfolio, including all non-performing, loan modifications to borrowers experiencing financial difficulty, and 90 days or more past due and still accruing loans. The allowance is based on current expected credit loss accounting standards and includes the estimated effects of independent economic forecasts and a variety of qualitative factors, including past due loans and loan classifications on future loan loss estimates. In addition, certain loans, like collateral dependent loans, are evaluated individually for losses based on their collateral valuations with the results included in the allowance for credit losses on loans as outlined in the table below. There are circumstances where certain independently evaluated loans are more than adequately covered by the discounted collateral and, therefore, have little or no allowance for credit losses. More

information is provided on these matters in CIB Marine's annual audited financial statements, CIBM Bank's quarterly Call Report filings, and other available public information.

Allowance for Credit Losses on Loans (unaudited)

	Commercial	Commercial Real Estate	Construction and Development	Residential Real Estate	Home Equity	Purchased Home Equity Pools	Other Consumer	Total (1)
				(Dollars in thousands)				
Quarter ended September 30, 2026								
Balance at beginning of period	$983	$4,869	$744	$1,187	$110	$6	$4	$7,903
Provision for (reversal of) credit losses on loans (1)	163	(57)	135	(118)	(20)	(7)	—	96
Charge-offs	(25)	—	—	—	—	—	(1)	(26)
Recoveries	7	—	—	2	—	5	—	14
Balance at end of period	$1,128	$4,812	$879	$1,071	$90	$4	$3	$7,987
Quarter ended September 30, 2025								
Balance at beginning of period	$691	$5,422	$774	$1,779	$119	$8	$—	$8,793
Provision for (reversal of) credit losses on loans (1)	133	(38)	(135)	(44)	20	(15)	6	(73)
Charge-offs	—	—	—	(5)	—	(2)	(6)	(13)
Recoveries	—	—	—	—	—	14	—	14
Balance at end of period	$824	$5,384	$639	$1,730	$139	$5	$—	$8,721

Allowance for Credit Losses on Loans (unaudited)

	Commercial	Commercial Real Estate	Construction and Development	Residential Real Estate	Home Equity	Purchased Home Equity Pools	Other Consumer	Total (1)
				(Dollars in thousands)				
Nine Months ended September 30, 2026								
Balance at beginning of period	$1,223	$5,147	$690	$1,283	$117	$5	$—	$8,465
Provision for (reversal of) credit losses on loans (1)	716	(335)	189	(214)	(34)	(107)	6	221
Charge-offs	(822)	—	—	—	—	—	(3)	(825)
Recoveries	11	—	—	2	7	106	—	126
Balance at end of period	$1,128	$4,812	$879	$1,071	$90	$4	$3	$7,987
Nine Months ended September 30, 2025								
Balance at beginning of period	$689	$5,451	$575	$1,952	$117	$6	$—	$8,790
Provision for (reversal of) credit losses on loans (1)	153	(67)	64	(210)	22	(85)	8	(115)
Charge-offs	(18)	—	—	(12)	—	(2)	(8)	(40)
Recoveries	—	—	—	—	—	86	—	86
Balance at end of period	$824	$5,384	$639	$1,730	$139	$5	$—	$8,721

(1) Losses on loans here excludes provisions made for the allowance for unfunded commitments.

CIB Marine had a $96,000 provision to the allowance for credit losses on loans ("ACLL") during the third quarter of 2026, compared to a $73,000 reversal of provision to the ACLL for the same period in 2025. The provision was the result of qualitative factor declines offset in part by lower loan balances and improved Federal Reserve economic forecasts. CIB Marine also had a $23,000 reversal of provision to the allowance for unfunded commitments ("AUC") during the third quarter of 2026, compared to a $16,000 reversal of provision to the AUC in the same period of 2025. The primary reason for the recent reversal of provisions was due to a decrease in total unfunded commitments.

CIB Marine had a $221,000 provision to the ACLL for the nine months ended September 30, 2026, compared to a $115,000 reversal of provision to the ACLL for the same period in 2025. The increase in provisions was primarily the result of qualitative factor declines offset in part by lower loan balances and improved Federal Reserve economic forecasts. CIB Marine also had a $94,000 provision to the AUC for the nine months ended September 30, 2026, compared to a $77,000 provision to the AUC in the same period of 2025.

CIB Marine may record recoveries in excess of charge-offs from time to time. Although it cannot be certain in advance due to a number of factors related to the determination of the provision for credit losses, a net recovery may result in a reversal of provisions for credit losses on loans in the period of the net recovery. A net recovery has the potential to increase CIB Marine's income by an amount up to the net recovery. However, there can be no certainty as to whether CIB Marine will experience improved credit quality or recoveries during future quarters permitting it to record further reversals of provisions for credit losses for any of the portfolio segments or in total.

	Past Due Accruing Loans (unaudited)					
	30-59 Days Past Due	60-89 Days Past Due	Greater Than 89 Days Past Due	Total Past Due	Loans Not Past Due	Total Accruing Loans
	(Dollars in thousands)					
At September 30, 2026						
Commercial	$458	$3,214	$—	$3,672	$84,944	$88,616
Commercial real estate	1,824	—	—	1,824	339,062	340,886
Construction and development	—	—	—	—	31,709	31,709
Residential real estate	—	42	—	42	161,405	161,447
Home equity	124	74	—	198	19,003	19,201
Purchased home equity pools	—	—	—	—	157	157
Other consumer	—	—	—	—	741	741
Deferred loan costs	3	3	—	6	673	679
Total	$2,409	$3,333	$—	$5,742	$637,694	$643,436
At December 31, 2025						
Commercial	$282	$3,526	$—	$3,808	$89,942	$93,750
Commercial real estate	—	—	1,166	1,166	345,268	346,434
Construction and development	—	—	—	—	25,587	25,587
Residential real estate	1,065	44	—	1,109	170,052	171,161
Home equity	240	—	—	240	19,144	19,384
Purchased home equity pools	—	—	—	—	186	186
Other consumer	—	—	—	—	23	23
Deferred loan costs	2	5	2	9	957	966
Total	$1,589	$3,575	$1,168	$6,332	$651,159	$657,491
At September 30, 2025						
Commercial	$3,736	$—	$—	$3,736	$80,335	$84,071
Commercial real estate	—	—	3,494	3,494	345,405	348,899
Construction and development	4,270	—	—	4,270	21,251	25,521
Residential real estate	—	—	—	—	170,410	170,410
Home equity	127	88	—	215	19,030	19,245
Purchased home equity pools	—	—	—	—	191	191
Other consumer	—	—	—	—	30	30
Deferred loan costs	13	—	6	19	989	1,008
Total	$8,146	$88	$3,500	$11,734	$637,641	$649,375

CIB Marine's past due loans decreased $0.5 million from December 31, 2025, to September 30, 2026. The decrease was primarily due to a large commercial real estate loan payoff and residential real estate customers bringing payments to current or less than 30 days past due.

CIB MARINE BANCSHARES, INC.
Uninsured Deposits (unaudited)

CIB Marine's subsidiary bank, CIBM Bank, estimated its uninsured deposit balances were $173 million, or 26% of total deposits, as of September 30, 2026, compared to 23% on December 31, 2025, 20% on December 31, 2024, 20%, on December 31, 2023, and 28% on December 31, 2022. CIBM Bank offers several products to reduce uninsured deposits, including fully FDIC insured reciprocal deposit products, a non-deposit uninsured collateralized government repo sweep product (the latter is included in Borrowings in the balance sheet) or, for municipal entities, Federal Home Loan Bank of Chicago letters of credit or collateralization arrangements with government securities.

CIB MARINE BANCSHARES, INC.
Capital (unaudited)

	Actual		For Capital Adequacy Purposes		To Be Well Capitalized Under Prompt Corrective Provisions	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
	(Dollars in thousands)					
September 30, 2026						
Total capital to risk-weighted assets						
CIB Marine Bancshares, Inc.	$90,942	14.11%				
CIBM Bank	89,098	13.82%	$51,565	8.00%	$64,456	10.00%
Tier 1 capital to risk-weighted assets						
CIB Marine Bancshares, Inc.	73,062	11.34%				
CIBM Bank	81,038	12.57%	$38,674	6.00%	$51,565	8.00%
Tier 1 leverage to average assets						
CIB Marine Bancshares, Inc.	$73,062	9.04%				
CIBM Bank	81,038	10.02%	$32,348	4.00%	$40,434	5.00%
Common Equity Tier 1 (1)						
CIBM Bank	$81,038	12.57%	$29,005	4.50%	$41,896	6.50%
December 31, 2025						
Total capital to risk-weighted assets						
CIB Marine Bancshares, Inc.	$90,341	13.67%				
CIBM Bank	$88,067	13.32%	$52,878	8.00%	$66,098	10.00%
Tier 1 capital to risk-weighted assets						
CIB Marine Bancshares, Inc.	$72,280	10.94%				
CIBM Bank	$79,800	12.07%	$39,659	6.00%	$52,878	8.00%
Tier 1 leverage to average assets						
CIB Marine Bancshares, Inc.	$72,280	8.80%				
CIBM Bank	$79,800	9.71%	$32,869	4.00%	$41,086	5.00%
Common Equity Tier 1						
CIBM Bank	$79,800	12.07%	$29,744	4.50%	$42,964	6.50%

(1) CIB Marine is a Small Bank Holding Company under Appendix C of Part 225 of the Federal Reserve regulation and, as a result, the consolidated CIB Marine is exempt from capital adequacy requirements.

CIB MARINE BANCSHARES, INC.
Deferred Tax Assets and the Preservation and Use of Deferred Tax Assets (unaudited)

The net value of the deferred tax assets ("DTAs") was $11.9 million on September 30, 2026, compared to $11.4 million at December 31, 2025. The increase was primarily the result of higher accumulated other comprehensive income or the greater unrealized losses in investments securities due the rise in interest rates year to date. This was comprised primarily of net operating loss carryforwards ("NOLs"). At December 31, 2025, the total DTA value less valuation allowance was $12.2 million. This amount was reduced by other deferred tax liabilities of $0.8 million for net DTAs of $11.4 million at December 31, 2025.

There are varying amounts of federal NOLs expiring through 2029 for those subject to Internal Revenue Code Section 382 limitations imposed in 2009, and those without such limitations expire in varying amounts through 2035. At this time, CIB Marine expects all federal NOLs, after applicable limitations, to be utilized before their respective expiration dates.

State NOLs are generally available without limitations. However, due to the many states in which state NOLs are available, the varying expiration dates for the use of those state NOLs, and the current and forecasted income attributable to those respective states, there was a valuation allowance of $7.3 million on December 31, 2025. The valuation allowance is subject to a number of factors, including: actual earnings, future earnings projections, changes in state tax laws, attribution of taxable income among the various states, and the fact that many states with historical NOLs no longer have sufficient assets or revenues to generate enough taxable income to utilize those

NOLs before expiration. More detail on the topic of DTAs and NOLs is available in "Note 21 – Income Taxes" in our audited financial statements.

We continue to remind our common and preferred shareholders that if they accumulate 5% or more of Company common and/or preferred stock versus their lowest ownership percentage over a 3-year test period, they could, by themselves or in combination with others, cause a cumulative 50% ownership change. Such an event would trigger certain Internal Revenue Code Section 382 limitations that could severely limit our ability to fully use remaining net operating loss carryforwards prior to their expiration dates, thereby reducing the value of the Company's net deferred tax assets resulting in an impairment expense for a portion of the deferred tax assets and a reduction in stockholders' equity.

On September 30, 2026, 5% of the total value of Company stock was approximately $2.9 million, which is the equivalent of approximately 65,970 shares of common stock at the last reported traded price of $44.00 as of September 30, 2026, as listed on OTCQX. CIB Marine currently has a CIBH stock repurchase program authorizing up to a total of $3.5 million in CIBH stock through year-end 2026. Since the repurchase program was initiated in February 2025, the Company has repurchased $2.5 million of its common stock through September 30, 2026. The effect of additional purchases would be to reduce the number of shares that represent 5% of the total value of issued and outstanding stock.

CIB MARINE BANCSHARES, INC.
Parent Company Financial Statements (unaudited)

The condensed financial statements of the parent company only are presented as follows:

Condensed Balance Sheets

	At September 30, 2026	At December 31, 2025
	(Dollars in thousands)	
Assets		
Cash and due from affiliated bank	$2,037	$2,613
Investments in subsidiaries	79,962	80,979
Deferred tax assets, net	7,859	7,737
Income tax receivable	193	132
Other assets	116	87
Total assets	$90,167	$91,548
Liabilities (1)		
Accrued interest payable	$54	$166
Long-term borrowings-subordinated debt	9,820	9,795
Other liabilities	228	173
Total liabilities	10,102	10,134
Stockholders' Equity		
Preferred stock	—	—
Common stock	1,402	1,386
Capital surplus	182,391	182,087
Accumulated deficit	(95,639)	(97,907)
Accumulated other comprehensive income, net	(5,091)	(2,371)
Treasury stock at cost	(2,998)	(1,781)
Total stockholders' equity	80,065	81,414
Total liabilities and stockholders' equity	$90,167	$91,548

(1) CIB Marine has a $2 million line of credit at a rate of prime less 50 basis points maturing on December 30, 2026. Management believes CIB Marine to be in compliance with all covenants, conditions and agreements for the loan. CIB Marine has not drawn any principal on the line of credit to date.

Condensed Statements of Operations

	Nine Months Ended September 30,	
	2026	2025
	(Dollars in thousands)	
Dividend income		
Dividends from subsidiary	$1,250	$—
Total dividend income	1,250	—
Interest expense		
Long-term borrowings-subordinated debt	362	362
Total interest expense	362	362
Net interest income (expense)	888	(362)
Noninterest income		
Change in equity in undistributed earnings of subsidiaries	1,703	2,632
Gain (loss) on sale of assets, net	—	—
Other income	1	2
Total noninterest income (loss)	1,704	2,634
Noninterest expense		
Compensation and employee benefits	—	—
Professional services	226	303
Insurance	67	66
Other	214	204
Total noninterest expense	507	573
Income before income taxes	2,085	1,699
Income tax benefit	(183)	(198)
Net income allocated to common stockholders	$2,268	1,897

Condensed Statement of Cash Flows

	Nine Months Ended September 30,	
	2026	2025
	(Dollars in thousands)	
Cash Flows from Operating Activities:		
Net income	$2,268	$1,897
Adjustments to reconcile net income to net cash provided by (used in) operating activities:		
Change in equity in undistributed earnings of subsidiaries	(1,703)	(2,632)
Amortization expense-subordinated debt	25	25
Change in deferred tax assets, net	(122)	(138)
Decrease in interest receivable and other assets	229	335
Increase (decrease) in other interest payable and other liabilities	(57)	(133)
Net cash used in operating activities	640	(646)
Cash Flows from Investing Activities:		
Return of capital from subsidiary	—	—
Dividends from subsidiary	—	—
Net cash provided by investing activities	—	—
Cash Flows from Financing Activities:		
Issuance of common stock	—	—
Treasury stock purchase	(1,216)	(668)
Preferred shares repurchase	—	—
Net increase in long-term borrowings-subordinated debt	—	—
Net cash used in financing activities	(1,216)	(668)
Net increase (decrease) in cash and cash equivalents	(576)	(1,314)
Cash and cash equivalents, beginning of year	2,613	1,612
Cash and cash equivalents, end of year	$2,037	$298