CIB Marine Bancshares, Inc. (OTCQX: CIBH). This report provides additional detailed financial information for the quarter and six months ended June 30, 2026. Please see our Shareholder Letter dated August 6, 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 June 30,						
Interest-earning assets						
Securities (1)	$121,845	$1,170	3.84%	$124,706	$1,186	3.80%
Loans held for sale (1)	5,896	78	5.31	10,106	149	5.91
Loans (1)(2)	662,826	9,463	5.73	679,429	9,653	5.70
Federal funds sold, reverse repos and interest-earning due from banks	2,562	28	4.27	1,945	29	6.14
Total interest-earning assets	793,129	10,739	5.43	816,186	11,017	5.41
Noninterest-earning assets	26,944			28,298		
Total assets	$820,073			$844,484		
Interest-bearing liabilities						
Interest-bearing deposits	$581,331	$4,180	2.88%	$593,276	$4,795	3.24%
Borrowed funds	58,905	559	3.80	70,059	746	4.28
Total interest-bearing liabilities	640,236	4,739	2.97	663,335	5,541	3.35
Noninterest-bearing liabilities:						
Noninterest-bearing demand deposits	92,198			93,995		
Accrued interest and other liabilities	6,574			7,385		
Preferred equity	—			—		
Common equity	81,065			79,769		
Total stockholders' equity	81,065			79,769		
Total liabilities and stockholders' equity	$820,073			$844,484		
Net interest-earning assets, interest income and net interest spread (1)(3)	$152,893	$6,000	2.46%	$152,851	$5,476	2.06%
Net interest margin (1)(4)			3.03%			2.69%
Ratio of average interest-earning assets to average interest-bearing liabilities	1.24			1.23		

	2026			2025		
	Average Balance	Interest Earned/Paid	Average Yield/Cost	Average Balance	Interest Earned/Paid	Average Yield/Cost
	(Dollars in thousands)					
Six Months Ended June 30,						
Interest-earning assets						
Securities (1)	$122,173	$2,322	3.80%	$123,252	$2,336	3.79%
Loans held for sale (1)	6,278	165	5.29	10,290	286	5.60
Loans (1)(2)	663,145	18,786	5.71	682,093	19,276	5.70
Federal funds sold, reverse repos and interest-earning due from banks	2,391	52	4.37	1,965	60	6.22
Total interest-earning assets	793,987	21,325	5.41	817,600	21,958	5.41
Noninterest-earning assets	26,545			28,290		
Total assets	$820,532			$845,890		
Interest-bearing liabilities						
Interest-bearing deposits	$582,477	$8,365	2.90%	$599,648	$9,824	3.30%
Borrowed funds	60,426	1,134	3.78	66,031	1,369	4.18
Total interest-bearing liabilities	642,903	9,499	2.98	665,679	11,193	3.39
Noninterest-bearing liabilities:						
Noninterest-bearing demand deposits	89,703			93,503		
Accrued interest and other liabilities	6,434			7,438		
Preferred equity	—			—		
Common equity	81,492			79,270		
Total stockholders' equity	81,492			79,270		
Total liabilities and stockholders' equity	$820,532			$845,890		
Net interest-earning assets, interest income and net interest spread (1)(3)	$151,084	$11,826	2.43%	$151,921	$10,765	2.02%
Net interest margin (1)(4)			3.00%			2.65%
Ratio of average interest-earning assets to average interest-bearing liabilities	1.24			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 34 basis point increase in the net interest margin—driven by a 38 basis point improvement in the cost of interest-bearing liabilities coupled with 2 basis point increase in the yield on earning assets. These offset the negative effects of a $23 million decline in average interest-earning assets and a similar drop in average interest bearing liabilities, and a $2 million decline in average noninterest-bearing deposits.

Net interest income was $1.1 million higher for the six months ended June 30, 2026 compared to the same period last year, primarily due to a 35 basis point increase in the net interest margin—driven by a 41 basis point improvement in the cost of interest-bearing liabilities, more than offsetting the negative effects of a $24 million decline in average interest-earning assets and a similar drop in average interest bearing liabilities, and a $4 million decline in average noninterest bearing deposits.

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

Loan Portfolio Segments (unaudited)

	June 30, 2026		December 31, 2025		June 30, 2025	
	Amount	% of Total	Amount	% of Total	Amount	% of Total
	(Dollars in thousands)					
Commercial	$99,122	15.1%	$98,486	14.8%	$93,334	14.1%
Commercial real estate	344,387	52.3	349,928	52.6	349,433	52.6
Construction and development	28,212	4.3	25,587	3.9	28,418	4.3
Residential real estate	166,254	25.2	171,161	25.7	174,128	26.2
Home equity	20,097	3.1	19,862	3.0	18,606	2.8
Purchased home equity pools	176	0.0	186	0.0	197	0.0
Other consumer	743	0.0	23	0.0	37	0.0
Gross loans	658,991	100.0%	665,233	100.0%	664,153	100.0%
Deferred loan costs (fees)	777		966		1,240	
Loans	659,768		666,199		665,393	
Allowance for credit losses on loans	(7,903)		(8,465)		(8,793)	
Loans, net	$651,865		$657,734		$656,600	

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

	June 30, 2026		December 31, 2025		June 30, 2025	
	Amount	% of Total	Amount	% of Total	Amount	% of Total
	(Dollars in thousands)					
Office	$40,681	6.2%	$40,053	6.0%	$42,043	6.3%
Retail	64,698	9.8	70,019	10.5	72,740	10.9
Warehouse	36,925	5.6	36,448	5.5	37,989	5.7
Manufacturing	31,103	4.7	27,216	4.1	37,976	5.7
Hospitality	28,067	4.3	30,449	4.6	24,910	3.7
Nursing Home and Assisted Living	11,381	1.7	11,533	1.7	15,060	2.3
Multifamily Apartments	65,748	10.0	63,700	9.6	52,588	7.9
Restaurants and Food Service	26,461	4.0	23,321	3.5	22,515	3.4
Educational	11,845	1.8	14,173	2.1	14,408	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)

	June 30, 2026	December 31, 2025	June 30, 2025
Nonperforming assets	(Dollars in thousands)		
Nonaccrual loans:			
Commercial	$3,255	$4,736	$5,149
Commercial real estate	3,494	3,494	—
Construction and development	—	—	—
Residential real estate	—	—	—
Home equity	436	478	534
Other consumer	—	—	—
	7,185	8,708	5,683

Nonperforming Assets and Selected Asset Quality Ratios (unaudited)	June 30, 2026	December 31, 2025	June 30, 2025
Nonperforming assets	(Dollars in thousands)		
Loans held for sale	—	—	—
Total nonaccrual loans	7,185	8,708	5,683
Other real estate owned	—	—	—
Total nonperforming assets	$7,185	$8,708	$5,683
Loan modifications to borrowers experiencing financial difficulty and still accruing			
Commercial	$3,501	$3,712	$289
Commercial real estate	1,816	1,824	1,823
Residential real estate	222	250	389
Home equity	—	—	—
Purchased home equity pools	50	51	52
Other consumer	—	—	—
Total loan modifications to borrowers experiencing financial difficulty and still accruing	$5,589	$5,837	$2,553
90 days or more past due still accruing	$0	$1,168	$7,269
Ratios			
Nonaccrual loans to total loans (1)	1.09%	1.31%	0.85%
Other real estate owned to total assets	0.00	0.00	0.00
Nonperforming assets to total assets (1)	0.87	1.04	0.68
Nonaccrual loans, loan modifications to borrowers experiencing financial difficulty and loans 90 days or more past due and still accruing to total loans (1)	1.94	2.36	2.33
Nonperforming assets, loan modifications to borrowers experiencing financial difficulty and 90 days or more past due and still accruing loans to total assets (1)	1.54	1.89	1.85

(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 June 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 $12.3 million in outstanding loan balances as of June 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 June 30, 2026								
Balance at beginning of period	$1,503	$5,144	$681	$1,246	$117	$5	$—	$8,696
Provision for (reversal of) credit losses on loans (1)	273	(275)	63	(59)	(14)	(8)	6	(14)
Charge-offs	(797)	—	—	—	—	—	(2)	(799)
Recoveries	4	—	—	—	7	9	—	20
Balance at end of period	$983	$4,869	$744	$1,187	$110	$6	$4	$7,903
Quarter ended June 30, 2025								
Balance at beginning of period	$720	$5,312	$717	$1,948	$115	$6	$—	$8,818
Provision for (reversal of) credit losses on loans (1)	(11)	110	57	(162)	5	(61)	2	(60)
Charge-offs	(18)	—	—	(7)	—	—	(2)	(27)
Recoveries	—	—	—	—	(1)	63	—	62
Balance at end of period	$691	$5,422	$774	$1,779	$119	$8	$—	$8,793

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)							
Six Months ended June 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)	553	(278)	54	(96)	(14)	(100)	6	125
Charge-offs	(797)	—	—	—	—	—	(2)	(799)
Recoveries	4	—	—	—	7	101	—	112
Balance at end of period	$983	$4,869	$744	$1,187	$110	$6	$4	$7,903
Six Months ended June 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)	20	(29)	199	(166)	2	(70)	2	(42)
Charge-offs	(18)	—	—	(7)	—	—	(2)	(27)
Recoveries	—	—	—	—	—	72	—	72
Balance at end of period	$691	$5,422	$774	$1,779	$119	$8	$-	$8,793

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

CIB Marine had a $14,000 reversal of provision to the allowance for credit losses on loans ("ACLL") during the second quarter of 2026, compared to a $60,000 reversal of provision to the ACLL for the same period in 2025. The reversal was related to the decline in loan balances. CIB Marine also had a $12,000 reversal of provision to the allowance for unfunded commitments ("AUC") during the second quarter of 2026, compared to a $70,000 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 $125,000 provision to the allowance for credit losses on loans ("ACLL") for the six months ended June 30, 2026, compared to an $42,000 reversal of provision to the ACLL for the same period in 2025. The increase in provisions was primarily due to an increase in reserves for individually assessed loans. CIB Marine also had a $117,000 provision to the allowance for unfunded commitments ("AUC") for the six months ended June 30, 2026, compared to a $93,000 provision to the AUC in the same period of 2025. The primary reason for the recent provision was due to an increase in total unfunded commitments.

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 June 30, 2026						
Commercial	$3,267	$—	$—	$3,267	$92,600	$95,867
Commercial real estate	—	183	—	183	340,710	340,893
Construction and development	—	—	—	—	28,212	28,212
Residential real estate	—	278	—	278	165,976	166,254
Home equity	141	—	—	141	19,520	19,661
Purchased home equity pools	13	—	—	13	163	176
Other consumer	—	—	—	—	743	743
Deferred loan costs	4	1	—	5	772	777
Total	$3,425	$462	$—	$3,887	$648,696	$652,583
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 June 30, 2025						
Commercial	$341	$894	$3,502	$4,737	$83,448	$88,185
Commercial real estate	—	—	3,494	3,494	345,939	349,433
Construction and development	—	—	—	—	28,418	28,418
Residential real estate	—	492	259	751	173,377	174,128
Home equity	—	38	—	38	18,034	18,072
Purchased home equity pools	—	—	—	—	197	197
Other consumer	—	—	—	—	37	37
Deferred loan costs	1	3	14	18	1,222	1,240
Total	$342	$1,427	$7,269	$9,038	$650,672	$659,710

CIB Marine's past due loans decreased $2.4 million from December 31, 2025, to June 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 $156 million, or 23% of total deposits, as of June 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)			
June 30, 2026						
Total capital to risk-weighted assets						
CIB Marine Bancshares, Inc.	$90,718	13.84%				
CIBM Bank	88,700	13.54%	$52,424	8.00%	$65,530	10.00%
Tier 1 capital to risk-weighted assets						
CIB Marine Bancshares, Inc.	72,714	11.10%				
CIBM Bank	80,508	12.29%	$39,318	6.00%	$52,424	8.00%
Tier 1 leverage to average assets						
CIB Marine Bancshares, Inc.	$72,714	8.95%				
CIBM Bank	80,508	9.91%	$32,502	4.00%	$40,627	5.00%
Common Equity Tier 1 (1)						
CIBM Bank	$80,508	12.29%	$29,488	4.50%	$42,594	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 $11.3 million on June 30, 2026, compared to $11.4 million at December 31, 2025. 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 June 30, 2026, 5% of the total value of Company stock was approximately $2.7 million, which is the equivalent of approximately 65,970 shares of common stock at the last reported traded price of $40.60 as of June 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 June 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 June 30, 2026	At December 31, 2025
	(Dollars in thousands)	
Assets		
Cash and due from affiliated bank	$2,278	$2,613
Investments in subsidiaries	81,026	80,979
Deferred tax assets, net	7,796	7,737
Income tax receivable	196	132
Other assets	29	87
Total assets	$91,325	$91,548
Liabilities (1)		
Accrued interest payable	$166	$166
Long-term borrowings-subordinated debt	9,811	9,795
Other liabilities	103	173
Total liabilities	10,079	10,134
Stockholders' Equity		
Preferred stock	—	—
Common stock	1,402	1,386
Capital surplus	182,283	182,087
Accumulated deficit	(96,406)	(97,907)
Accumulated other comprehensive income, net	(3,036)	(2,371)
Treasury stock at cost	(2,998)	(1,781)
Total stockholders' equity	81,245	81,414
Total liabilities and stockholders' equity	$91,325	$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

	Six Months Ended June 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	240	240
Total interest expense	240	240
Net interest income (expense)	1,010	(240)
Noninterest income		
Change in equity in undistributed earnings of subsidiaries	712	1,508
Gain (loss) on sale of assets, net	—	—
Other income	1	1
Total noninterest income (loss)	713	1,509
Noninterest expense		
Compensation and employee benefits	—	—
Professional services	156	239
Insurance	45	44
Other	144	136
Total noninterest expense	345	419
Income before income taxes	1,378	850
Income tax benefit	(123)	(139)
Net income allocated to common stockholders	$1,501	**$989**

Condensed Statement of Cash Flows

	Six Months Ended June 30,	
	2026	2025
	(Dollars in thousands)	
Cash Flows from Operating Activities:		
Net income	$1,501	$989
Adjustments to reconcile net income to net cash provided by (used in) operating activities:		
Change in equity in undistributed earnings of subsidiaries	(712)	(1,508)
Amortization expense-subordinated debt	16	16
Change in deferred tax assets, net	(59)	(53)
Decrease in interest receivable and other assets	206	197
Increase (decrease) in other interest payable and other liabilities	(71)	(37)
Net cash used in operating activities	881	(397)
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)	(497)
Preferred shares repurchase	—	—
Net increase in long-term borrowings-subordinated debt	—	—
Net cash used in financing activities	(1,216)	(497)
Net increase (decrease) in cash and cash equivalents	(335)	(894)
Cash and cash equivalents, beginning of year	2,613	1,612
Cash and cash equivalents, end of year	$2,278	$718