

Clarion County Community Bank
Selected Consolidated Financial Data

(\$ in thousands except per share amounts)

	Three Months Ended December 31		Year Ended December 31	
	2012	2011	2012	2011
Income Statement Data:				
Interest income	\$ 1,498	\$ 1,498	\$ 5,579	\$ 5,957
Interest expense	329	329	1,027	1,380
Net interest income	1,169	1,169	4,552	4,577
Provision for loan losses	84	84	163	366
Net int. inc. after provision for loan losses	1,085	1,085	4,389	4,211
Non-interest income	117	117	442	366
Non-interest expenses	807	807	3,443	3,045
Income before income taxes	395	395	1,388	1,532
Income tax expense	105	105	336	449
Net income	<u>\$ 290</u>	<u>\$ 290</u>	<u>\$ 1,052</u>	<u>\$ 1,083</u>
Balance Sheet Data:				
Total Assets			\$ 123,748	\$ 120,318
Loans, including loans held for sale			85,058	89,326
Allowance for loan losses			(1,055)	(1,168)
Investment securities available for sale			25,132	19,314
Deposits			110,140	107,948
Shareholders' Equity			13,093	11,847
Performance Ratios:				
Return (loss) on average assets	0.83 %	0.94 %	0.86 %	0.91 %
Return (loss) on average equity	7.79 %	9.85 %	8.39 %	9.73 %
Net interest margin	3.83 %	3.98 %	3.86 %	3.98 %
Asset Quality:				
Loans past due > 90 days and still accruing			\$ 0	\$ 0
Non-accrual loans			581	1,182
OREO property			193	317
Net charge-offs			276	354
Allowance for loan losses to total loans			1.26 %	1.29 %
Nonperforming loans to total loans			0.68 %	1.31 %
Per Share Data:				
Earnings (loss) per share - Basic	\$ 0.16	\$ 0.17	\$ 0.63	\$ 0.65
Earnings (loss) per share - Diluted	\$ 0.16	\$ 0.17	\$ 0.63	\$ 0.65
Book value per share	-	-	\$ 7.88	\$ 7.13

***For more detailed information see the 2012 Annual Report.