

**Clarion County Community Bank**  
**Selected Consolidated Financial Data**

(\$ in thousands except per share amounts)

	<b>Three Months Ended</b>		<b>Year Ended</b>	
	<b>December 31</b>		<b>December 31</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
<b>Income Statement Data:</b>				
Interest income	\$ 1,283	\$ 1,498	\$ 5,195	\$ 5,579
Interest expense	181	329	760	1,027
Net interest income	1,102	1,169	4,435	4,552
Provision for loan losses	60	84	84	163
Net int. inc. after provision for loan losses	1,042	1,085	4,351	4,389
Non-interest income	105	117	383	442
Non-interest expenses	905	807	3,529	3,443
Income before income taxes	242	395	1,205	1,388
Income tax expense	44	105	257	336
Net income	<u>\$ 198</u>	<u>\$ 290</u>	<u>\$ 948</u>	<u>\$ 1,052</u>
<b>Balance Sheet Data:</b>				
Total Assets			\$ 123,647	\$ 123,748
Loans, including loans held for sale			90,357	85,058
Allowance for loan losses			(909)	(1,055)
Investment securities available for sale			22,289	25,132
Deposits			110,063	110,140
Shareholders' Equity			12,835	13,093
<b>Performance Ratios:</b>				
Return (loss) on average assets	0.64 %	0.83 %	0.76 %	0.86
Return (loss) on average equity	6.10 %	7.79 %	7.25 %	8.39
Net interest margin	3.68 %	3.83 %	3.71 %	3.86
<b>Asset Quality:</b>				
Loans past due > 90 days and still accruing			\$ 0	\$ 0
Non-accrual loans			399	581
OREO property			152	193
Net charge-offs			230	276
Allowance for loan losses to total loans			1.01 %	1.26
Nonperforming loans to total loans			0.44 %	0.68
<b>Per Share Data:</b>				
Earnings (loss) per share - Basic	\$ 0.12	\$ 0.16	\$ 0.57	\$ 0.63
Earnings (loss) per share - Diluted	\$ 0.12	\$ 0.16	\$ 0.57	\$ 0.63
Book value per share	-	-	\$ 7.73	\$ 7.88

\*\*\*For more detailed information see the 2013 Annual Report.

