

Clarion County Community Bank
Selected Consolidated Financial Data

(\$ in thousands except per share amounts)

	Three Months Ended		Year Ended	
	December 31		December 31	
	2014	2013	2014	2013
Income Statement Data:				
Interest income	\$ 1,325	\$ 1,283	\$ 5,097	\$ 5,195
Interest expense	167	181	665	760
Net interest income	1,158	1,102	4,432	4,435
Provision for loan losses	115	60	160	84
Net int. inc. after provision for loan losses	1,043	1,042	4,272	4,351
Non-interest income	139	105	409	383
Non-interest expenses	1,032	905	3,848	3,529
Income before income taxes	150	242	833	1,205
Income tax expense	22	44	158	257
Net income	<u>\$ 128</u>	<u>\$ 198</u>	<u>\$ 675</u>	<u>\$ 948</u>

Balance Sheet Data:

Total Assets	\$ 125,723	\$ 123,647
Loans, including loans held for sale	98,321	90,357
Allowance for loan losses	(947)	(909)
Investment securities available for sale	18,330	22,289
Deposits	105,868	110,063
Shareholders' Equity	13,989	12,835

Performance Ratios:

Return (loss) on average assets	0.41 %	0.64 %	0.55 %	0.76 %
Return (loss) on average equity	3.65 %	6.10 %	5.02 %	7.25 %
Net interest margin	3.90 %	3.68 %	3.78 %	3.71 %

Asset Quality:

Loans past due > 90 days and still accruing	\$ 0	\$ 0
Non-accrual loans	335	399
OREO property	0	152
Net charge-offs	122	230
Allowance for loan losses to total loans	0.96 %	1.01 %
Nonperforming loans to total loans	0.34 %	0.44 %

Per Share Data:

Earnings (loss) per share - Basic	\$ 0.08	\$ 0.12	\$ 0.41	\$ 0.57
Earnings (loss) per share - Diluted	\$ 0.08	\$ 0.12	\$ 0.41	\$ 0.57
Book value per share	-	-	\$ 8.40	\$ 7.73

***For more detailed information see the 2014 Annual Report.