

Clarion County Community Bank
Selected Consolidated Financial Data

(\$ in thousands except per share amounts)

	Three Months Ended December 31		Year Ended December 31	
	2015	2014	2015	2014
Income Statement Data:				
Interest income	\$ 1,395	\$ 1,325	\$ 5,492	\$ 5,097
Interest expense	166	167	687	665
Net interest income	1,229	1,158	4,805	4,432
Provision for loan losses	160	115	250	160
Net int. inc. after provision for loan losses	1,069	1,043	4,555	4,272
Non-interest income	104	139	402	409
Non-interest expenses	963	1,032	3,952	3,848
Income before income taxes	210	150	1,005	833
Income tax expense	46	22	233	158
Net income	\$ 164	\$ 128	\$ 772	\$ 675
Balance Sheet Data:				
Total Assets			\$ 130,963	\$ 125,723
Loans, including loans held for sale			107,681	98,321
Allowance for loan losses			(1,012)	(947)
Investment securities available for sale			18,330	18,330
Deposits			110,487	105,868
Shareholders' Equity			14,618	13,989
Performance Ratios:				
Return (loss) on average assets	0.50 %	0.41 %	0.63 %	0.55 %
Return (loss) on average equity	4.45 %	3.65 %	5.44 %	5.02 %
Net interest margin	3.88 %	3.90 %	3.82 %	3.78 %
Asset Quality:				
Loans past due > 90 days and still accruing			\$ 0	\$ 0
Non-accrual loans			148	335
OREO property			300	0
Net charge-offs			123	122
Allowance for loan losses to total loans			0.94 %	0.96 %
Nonperforming loans to total loans			0.14 %	0.34 %
Per Share Data:				
Earnings (loss) per share - Basic	\$ 0.10	\$ 0.08	\$ 0.46	\$ 0.41
Earnings (loss) per share - Diluted	\$ 0.10	\$ 0.08	\$ 0.46	\$ 0.41
Book value per share	-	-	\$ 8.78	\$ 8.40

***For more detailed information see the 2015 Annual Report.