

Clarion County Community Bank
Selected Consolidated Financial Data

(\$ in thousands except per share amounts)

	Three Months Ended		Year Ended	
	December 31		December 31	
	2016	2015	2016	2015
Income Statement Data:				
Interest income	\$ 1,495	\$ 1,395	\$ 5,874	\$ 5,492
Interest expense	233	166	832	687
Net interest income	1,262	1,229	5,042	4,805
Provision for loan losses	45	160	180	250
Net int. inc. after provision for loan losses	1,217	1,069	4,862	4,555
Non-interest income	96	104	435	402
Non-interest expenses	1,179	963	4,453	3,952
Income before income taxes	134	210	844	1,005
Income tax expense	17	46	182	233
Net income	<u>\$ 117</u>	<u>\$ 164</u>	<u>\$ 662</u>	<u>\$ 772</u>

Balance Sheet Data:

Total Assets	\$ 144,371	\$ 130,963
Loans, including loans held for sale	114,996	107,681
Allowance for loan losses	(1,095)	(1,012)
Investment securities available for sale	14,996	18,330
Deposits	124,476	110,487
Shareholders' Equity	14,929	14,618

Performance Ratios:

Return (loss) on average assets	0.33 %	0.50 %	0.48 %	0.63
Return (loss) on average equity	3.09 %	4.45 %	4.41 %	5.44
Net interest margin	3.86 %	3.88 %	3.84 %	3.82

Asset Quality:

Loans past due > 90 days and still accruing	\$ 0	\$ 0
Non-accrual loans	1,321	148
OREO property	176	300
Net charge-offs	186	123
Allowance for loan losses to total loans	0.94 %	0.94
Nonperforming loans to total loans	1.14 %	0.14

Per Share Data:

Earnings (loss) per share - Basic	\$ 0.07	\$ 0.10	\$ 0.40	\$ 0.46
Earnings (loss) per share - Diluted	\$ 0.07	\$ 0.10	\$ 0.40	\$ 0.46
Book value per share	-	-	\$ 8.96	\$ 8.78

***For more detailed information see the 2016 Annual Report.

