

Clarion County Community Bank
Selected Consolidated Financial Data

(\$ in thousands except per share amounts)

	Three Months Ended		Year Ended	
	December 31		December 31	
	2017	2016	2017	2016
Income Statement Data:				
Interest income	\$ 1,763	\$ 1,495	\$ 6,605	\$ 5,874
Interest expense	305	233	1,076	832
Net interest income	1,458	1,262	5,529	5,042
Provision for loan losses	60	45	240	180
Net int. inc. after provision for loan losses	1,398	1,217	5,289	4,862
Non-interest income	114	96	448	435
Non-interest expenses	1,186	1,179	4,666	4,453
Income before income taxes	326	134	1,071	844
Income tax expense	292	17	480	182
Net income	<u>\$ 34</u>	<u>\$ 117</u>	<u>\$ 591</u>	<u>\$ 662</u>

Balance Sheet Data:

Total Assets	\$ 157,301	\$ 144,371
Loans, including loans held for sale	128,797	114,996
Allowance for loan losses	(1,248)	(1,095)
Investment securities available for sale	17,312	14,996
Deposits	134,608	124,476
Shareholders' Equity	15,476	14,929

Performance Ratios:

Return (loss) on average assets	0.02 %	0.33 %	0.40 %	0.48
Return (loss) on average equity	0.22 %	3.09 %	3.84 %	4.41
Net interest margin	3.90 %	3.86 %	3.88 %	3.84

Asset Quality:

Loans past due > 90 days and still accruing	\$ 0	\$ 0
Non-accrual loans	1,198	1,321
OREO property	0	176
Net charge-offs	88	186
Allowance for loan losses to total loans	0.97 %	0.94
Nonperforming loans to total loans	0.93 %	1.14

Per Share Data:

Earnings (loss) per share - Basic	\$ 0.02	\$ 0.07	\$ 0.35	\$ 0.40
Earnings (loss) per share - Diluted	\$ 0.02	\$ 0.07	\$ 0.35	\$ 0.40
Book value per share	-	-	\$ 9.29	\$ 8.96

***For more detailed information see the 2017 Annual Report.



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