

Clarion County Community Bank
Selected Consolidated Financial Data

(\$ in thousands except per share amounts)

	Three Months Ended December 31		Year Ended December 31	
	2019	2018	2019	2018
Income Statement Data:				
Interest income	\$ 1,916	\$ 1,916	\$ 7,850	\$ 7,311
Interest expense	401	401	2,082	1,424
Net interest income	1,515	1,515	5,768	5,887
Provision for loan losses	135	135	315	315
Net int. inc. after provision for loan losses	1,380	1,380	5,453	5,572
Non-interest income	102	102	508	381
Non-interest expenses	1,208	1,208	5,060	4,600
Income before income taxes	274	274	901	1,353
Income tax expense	38	38	82	210
Net income	<u>\$ 236</u>	<u>\$ 236</u>	<u>\$ 819</u>	<u>\$ 1,143</u>
Balance Sheet Data:				
Total Assets			\$ 175,387	\$ 160,148
Loans, including loans held for sale			134,068	123,832
Allowance for loan losses			978	939
Investment securities available for sale			23,224	19,999
Deposits			151,655	136,477
Shareholders' Equity			17,238	16,221
Performance Ratios:				
Return on average assets	0.06 %	0.60 %	0.47 %	0.72 %
Return on average equity	0.60 %	5.92 %	4.82 %	7.17 %
Net interest margin	3.44 %	3.80 %	3.65 %	3.90 %
Asset Quality:				
Loans past due > 90 days and still accruing			\$ 0	\$ 0
Non-accrual loans			690	742
OREO property			392	179
Net charge-offs			276	624
Allowance for loan losses to total loans			0.73 %	0.76 %
Nonperforming loans to total loans			0.51 %	0.60 %
Per Share Data:				
Earnings (loss) per share - Basic	\$ 0.06	\$ 0.14	\$ 0.49	\$ 0.69
Earnings (loss) per share - Diluted	\$ 0.06	\$ 0.14	\$ 0.49	\$ 0.69
Book value per share			\$ 10.35	\$ 9.74

***For more detailed information see the 2019 Annual Report.