

**Clarion County Community Bank**  
**Selected Consolidated Financial Data**

(\$ in thousands except per share amounts)

	Three Months Ended		Year Ended	
	December 31		December 31	
	2021	2020	2021	2020
<b>Income Statement Data:</b>				
Interest income	\$ 2,001	\$ 2,036	\$ 7,950	\$ 8,096
Interest expense	296	471	1,403	2,146
Net interest income	1,705	1,565	6,547	5,950
Provision for loan losses	45	60	240	250
Net int. inc. after provision for loan losses	1,660	1,505	6,307	5,700
Non-interest income	154	269	639	877
Non-interest expenses	1,377	1,431	5,291	5,399
Income before income taxes	437	343	1,655	1,178
Income tax expense	66	30	222	122
Net income	<u>\$ 371</u>	<u>\$ 313</u>	<u>\$ 1,433</u>	<u>\$ 1,056</u>

**Balance Sheet Data:**

Total Assets	\$ 204,796	\$ 199,344
Loans, including loans held for sale	154,007	148,620
Allowance for loan losses	1,384	1,163
Investment securities available for sale	32,056	27,483
Deposits	180,121	174,335
Shareholders' Equity	19,056	18,320

**Performance Ratios:**

Return on average assets	0.72 %	0.63 %	0.71 %	0.55 %
Return on average equity	7.69 %	6.85 %	7.63 %	5.90 %
Net interest margin	3.52 %	3.39 %	3.43 %	3.33 %

**Asset Quality:**

Loans past due > 90 days and still accruing	\$ 0	\$ 0
Non-accrual loans	755	567
OREO property	0	165
Net charge-offs	18	66
Allowance for loan losses to total loans	0.90 %	0.78 %
Nonperforming loans to total loans	0.49 %	0.38 %

**Per Share Data:**

Earnings (loss) per share - Basic	\$ 0.22	\$ 0.19	\$ 0.86	\$ 0.63
Earnings (loss) per share - Diluted	\$ 0.22	\$ 0.19	\$ 0.86	\$ 0.63
Book value per share			\$ 11.44	\$ 11.00

\*\*\*For more detailed information see the 2021 Annual Report.