

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

(\$ in thousands except per share amounts)

	Three Months Ended		Year Ended	
	December 31		December 31	
	2022	2021	2022	2021
<b>Income Statement Data:</b>				
Interest income	\$ 2,363	\$ 2,001	\$ 8,628	\$ 7,950
Interest expense	428	296	1,347	1,403
Net interest income	1,935	1,705	7,281	6,547
Provision for loan losses	45	45	180	240
Net int. inc. after provision for loan losses	1,890	1,660	7,101	6,307
Non-interest income	128	154	469	639
Non-interest expenses	1,488	1,377	5,706	5,291
Income before income taxes	530	437	1,864	1,655
Income tax expense	86	66	282	222
Net income	\$ 444	\$ 371	\$ 1,582	\$ 1,433
<b>Balance Sheet Data:</b>				
Total Assets			\$ 212,886	\$ 204,796
Loans, including loans held for sale			171,316	154,007
Allowance for loan losses			1,474	1,384
Investment securities available for sale			24,137	32,056
Deposits			189,550	180,121
Shareholders' Equity			15,614	19,056
<b>Performance Ratios:</b>				
Return on average assets	0.82 %	0.72 %	0.76 %	0.71 %
Return on average equity	11.27 %	7.69 %	9.44 %	7.63 %
Net interest margin	3.86 %	3.52 %	3.68 %	3.43 %
<b>Asset Quality:</b>				
Loans past due > 90 days and still accruing			\$ 0	\$ 0
Non-accrual loans			858	755
OREO property			0	0
Net charge-offs			91	18
Allowance for loan losses to total loans			0.86 %	0.90 %
Nonperforming loans to total loans			0.50 %	0.49 %
<b>Per Share Data:</b>				
Earnings (loss) per share - Basic	\$ 0.27	\$ 0.22	\$ 0.95	\$ 0.86
Earnings (loss) per share - Diluted	\$ 0.27	\$ 0.22	\$ 0.95	\$ 0.86
Book value per share			\$ 9.37	\$ 11.44

\*\*\*For more detailed information see the 2022 Annual Report.