

Clarion County Community Bank
Selected Consolidated Financial Data

(\$ in thousands except per share amounts)

	Three Months Ended December 31		Year Ended December 31	
	2023	2022	2023	2022
Income Statement Data:				
Interest income	\$ 2,817	\$ 2,363	\$ 10,377	\$ 8,628
Interest expense	1,166	428	3,453	1,347
Net interest income	1,651	1,935	6,924	7,281
Provision for loan losses	(7)	45	(19)	180
Net int. inc. after provision for loan losses	1,658	1,890	6,943	7,101
Non-interest income	136	128	480	469
Non-interest expenses	1,730	1,488	7,024	5,706
Income before income taxes	64	530	399	1,864
Income tax expense	(10)	86	(12)	282
Net income	<u>\$ 74</u>	<u>\$ 444</u>	<u>\$ 411</u>	<u>\$ 1,582</u>
Balance Sheet Data:				
Total Assets			\$ 225,606	\$ 212,886
Loans, including loans held for sale			184,819	171,316
Allowance for loan losses			1,489	1,474
Investment securities available for sale			24,653	24,137
Deposits			193,764	189,550
Shareholders' Equity			16,534	15,614
Performance Ratios:				
Return on average assets			0.19 %	0.76 %
Return on average equity			2.58 %	9.44 %
Net interest margin			3.42 %	3.68 %
Asset Quality:				
Loans past due > 90 days and still accruing			\$ 0	\$ 0
Non-accrual loans			590	858
OREO property			0	0
Net charge-offs			21	91
Allowance for loan losses to total loans			0.80 %	0.86 %
Nonperforming loans to total loans			0.32 %	0.50 %
Per Share Data:				
Earnings (loss) per share - Basic			\$ 0.25	\$ 0.95
Earnings (loss) per share - Diluted			\$ 0.25	\$ 0.95
Book value per share			\$ 9.93	\$ 9.37

***For more detailed information see the 2023 Annual Report.