

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

(\$ in thousands except per share amounts)

	Three Months Ended December 31		Year Months Ended December 31	
	2008	2007	2008	2007
<b>Income Statement Data:</b>				
Interest income	\$ 1,233	\$ 1,056	\$ 4,531	\$ 3,928
Interest expense	490	520	1,994	1,896
Net interest income	743	536	2,537	2,032
Provision for loan losses	33	27	120	96
Net int. inc. after provision for loan losses	710	509	2,417	1,936
Non-interest income	46	43	167	154
Non-interest expenses	707	589	2,365	2,013
Income before income taxes	49	(37)	219	77
Income tax expense	(55)	(7)	(55)	(2)
Net income	<u>\$ 104</u>	<u>\$ (30)</u>	<u>\$ 274</u>	<u>\$ 79</u>
<b>Balance Sheet Data:</b>				
Total Assets			\$ 81,552	\$ 64,913
Loans, including loans held for sale			69,692	52,832
Allowance for loan losses			(505)	(419)
Investment securities available for sale			3,213	3,487
Deposits			72,701	56,764
Shareholders' Equity			8,567	7,842
<b>Performance Ratios:</b>				
Return (loss) on average assets	0.53 %	(0.19) %	0.38 %	0.12 %
Return (loss) on average equity	5.03 %	(1.53) %	3.40 %	0.92 %
Net interest margin	3.93 %	3.65 %	3.70 %	3.55 %
<b>Asset Quality:</b>				
Loans past due > 90 days and still accruing			\$ 0	\$ 7
Non-accrual loans			229	87
OREO property			0	0
Net charge-offs			34	12
Allowance for loan losses to total loans			0.71 %	0.79 %
Nonperforming loans to total loans			0.32 %	0.16 %
<b>Per Share Data:</b>				
Earnings (loss) per share - Basic	\$ 0.07	\$ (0.02)	\$ 0.18	\$ 0.05
Earnings (loss) per share - Diluted	\$ 0.07	\$ (0.01)	\$ 0.18	\$ 0.04
Book value per share	-	-	\$ 5.61	\$ 5.29

\*\*\*For more detailed information see the 2008 Annual Report or the December 31, 2008 10-K report.