

Clarion County Community Bank
Selected Consolidated Financial Data

(\$ in thousands except per share amounts)

	Three Months Ended December 31		Year Ended December 31	
	2010	2009	2010	2009
Income Statement Data:				
Interest income	\$ 1,521	\$ 1,397	\$ 5,904	\$ 5,206
Interest expense	388	443	1,748	1,793
Net interest income	1,133	954	4,156	3,413
Provision for loan losses	359	92	592	245
Net int. inc. after provision for loan losses	774	862	3,564	3,168
Non-interest income	81	50	260	180
Non-interest expenses	890	781	3,027	2,833
Income before income taxes	(35)	131	797	515
Income tax expense	(21)	45	250	(463)
Net income	<u>\$ (14)</u>	<u>\$ 86</u>	<u>\$ 547</u>	<u>\$ 978</u>
Balance Sheet Data:				
Total Assets			\$ 117,481	\$ 100,927
Loans, including loans held for sale			92,728	87,510
Allowance for loan losses			(1,155)	(638)
Investment securities available for sale			10,957	4,003
Deposits			106,592	90,566
Shareholders' Equity			10,438	10,066
Performance Ratios:				
Return (loss) on average assets	(0.01) %	0.35 %	0.49 %	1.10 %
Return (loss) on average equity	(0.01) %	3.43 %	5.25 %	10.34 %
Net interest margin	3.98 %	3.95 %	3.90 %	3.60 %
Asset Quality:				
Loans past due > 90 days and still accruing			\$ 0	\$ 0
Non-accrual loans			778	666
OREO property			342	324
Net charge-offs			74	112
Allowance for loan losses to total loans			1.25 %	0.73 %
Nonperforming loans to total loans			0.84 %	0.76 %
Per Share Data:				
Earnings (loss) per share - Basic	\$ (0.01)	\$ 0.05	\$ 0.33	\$ 0.59
Earnings (loss) per share - Diluted	\$ (0.01)	\$ 0.05	\$ 0.33	\$ 0.59
Book value per share	-	-	\$ 6.28	\$ 6.06

***For more detailed information see the 2010 Annual Report or the December 31, 2010 10-K report.