

Clarion County Community Bank
Selected Consolidated Financial Data

(\$ in thousands except per share amounts)

	Three Months Ended		Year Ended	
	December 31		December 31	
	2018	2017	2018	2017
Income Statement Data:				
Interest income	\$ 1,916	\$ 1,763	\$ 7,311	\$ 6,605
Interest expense	401	305	1,424	1,076
Net interest income	1,515	1,458	5,887	5,529
Provision for loan losses	135	60	315	240
Net int. inc. after provision for loan losses	1,380	1,398	5,572	5,289
Non-interest income	102	114	381	448
Non-interest expenses	1,208	1,186	4,600	4,666
Income before income taxes	274	326	1,353	1,071
Income tax expense	38	292	210	480
Net income	<u>\$ 236</u>	<u>\$ 34</u>	<u>\$ 1,143</u>	<u>\$ 591</u>

Balance Sheet Data:

Total Assets	\$ 160,148	\$ 157,301
Loans, including loans held for sale	123,832	128,797
Allowance for loan losses	939	(1,248)
Investment securities available for sale	19,999	17,312
Deposits	136,477	134,608
Shareholders' Equity	16,221	15,476

Performance Ratios:

Return (loss) on average assets	0.60 %	0.02 %	0.72 %	0.40
Return (loss) on average equity	5.92 %	0.22 %	7.17 %	3.84
Net interest margin	3.80 %	3.90 %	3.90 %	3.88

Asset Quality:

Loans past due > 90 days and still accruing	\$ 0	\$ 0
Non-accrual loans	742	1,198
OREO property	179	0
Net charge-offs	624	88
Allowance for loan losses to total loans	0.76 %	0.97
Nonperforming loans to total loans	0.60 %	0.93

Per Share Data:

Earnings (loss) per share - Basic	\$ 0.14	\$ 0.02	\$ 0.69	\$ 0.35
Earnings (loss) per share - Diluted	\$ 0.14	\$ 0.02	\$ 0.69	\$ 0.35
Book value per share	-	-	\$ 9.74	\$ 9.29

***For more detailed information see the 2018 Annual Report.



%

%

%



%

%

