

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

(\$ in thousands except per share amounts)

	<b>Three Months Ended</b>		<b>Year Ended</b>	
	<b>December 31</b>		<b>December 31</b>	
	<b>2020</b>	<b>2019</b>	<b>2020</b>	<b>2019</b>
<b>Income Statement Data:</b>				
Interest income	\$ 2,036	\$ 2,013	\$ 8,096	\$ 7,850
Interest expense	471	580	2,146	2,082
Net interest income	1,565	1,433	5,950	5,768
Provision for loan losses	60	75	250	315
Net int. inc. after provision for loan losses	1,505	1,358	5,700	5,453
Non-interest income	269	158	877	508
Non-interest expenses	1,431	1,410	5,399	5,060
Income before income taxes	343	106	1,178	901
Income tax expense	30	1	122	82
Net income	<u>\$ 313</u>	<u>\$ 105</u>	<u>\$ 1,056</u>	<u>\$ 819</u>

**Balance Sheet Data:**

Total Assets	\$ 199,344	\$ 175,387
Loans, including loans held for sale	148,620	134,068
Allowance for loan losses	1,163	978
Investment securities available for sale	27,483	23,224
Deposits	174,335	151,655
Shareholders' Equity	18,320	17,238

**Performance Ratios:**

Return on average assets	0.63 %	0.06 %	0.55 %	0.47
Return on average equity	6.85 %	0.60 %	5.90 %	4.82
Net interest margin	3.39 %	3.44 %	3.33 %	3.65

**Asset Quality:**

Loans past due > 90 days and still accruing	\$ 0	\$ 0
Non-accrual loans	567	690
OREO property	165	392
Net charge-offs	66	276
Allowance for loan losses to total loans	0.78 %	0.73
Nonperforming loans to total loans	0.38 %	0.51

**Per Share Data:**

Earnings (loss) per share - Basic	\$ 0.19	\$ 0.06	\$ 0.63	\$ 0.49
Earnings (loss) per share - Diluted	\$ 0.19	\$ 0.06	\$ 0.63	\$ 0.49
Book value per share	\$ 11.00	\$ 10.35		

\*\*\*For more detailed information see the 2020 Annual Report.

