

## CCFNB Bancorp, Inc.

### Officers

**Edwin A. Wenner**  
Chairman of the Board

**Lance O. Diehl**  
President and Chief Executive Officer

**Jeffrey T. Arnold CPA, CIA, CGMA**  
Executive Vice President,  
Chief Financial Officer, Treasurer and  
Assistant Secretary

**Nancy R. Diehl**  
Secretary

### Board of Directors

Robert M. Brewington, Jr.  
Russell S. Cotner  
Lance O. Diehl  
Robert W. Dillon  
Joanne I. Keenan  
Willard H. Kile, Jr.  
Brian D. Klingerman  
Alvin J. Luschas  
W. Bruce McMichael, Jr.  
Andrew B. Pruden  
Steven H. Shannon  
Edwin A. Wenner  
Brenda R. H. Williams

## Office Locations

**Benton Office**  
200 Market St.  
Benton

**Berwick Front  
Street Office**  
1919 West Front St.  
Berwick

**Berwick Market  
Street Office**  
300 Market St.  
Berwick

**Bloomsburg  
Market Street Office**  
1010 South Market St.  
Bloomsburg

**Buckhorn Office**  
279 Columbia Mall Dr.  
Bloomsburg

**Buckhorn  
Wal-Mart® Office**  
100 Lunger Dr.  
Bloomsburg

**Catawissa Office**  
347 Main St.  
Catawissa

**Danville Office**  
710 Walnut St.  
Danville

**Elysburg Office**  
119 Northumberland Dr.  
Elysburg

**Lightstreet Office**  
1199 Lightstreet Rd.  
Bloomsburg

**Main Office**  
232 East St.  
Bloomsburg

**Millville Office**  
125 South State St.  
Millville

**Scott Township Office**  
2691 Columbia Blvd.  
Bloomsburg



# 3rd Quarter Report

**September 30, 2021**

CCFNB Bancorp, Inc.  
And Subsidiary

[www.firstcolumbiabank.com](http://www.firstcolumbiabank.com)  
570-784-1660

Member FDIC

**CONSOLIDATED STATEMENT OF CONDITION AS OF SEPTEMBER 30**

	<u>2021</u>	<u>2020</u>
<i>(In thousands of dollars except share data)</i>		
<b>ASSETS</b>		
Cash and due from banks	\$ 17,088	\$ 13,899
Interest-bearing deposits in other banks	120,499	97,833
Federal funds sold	12,202	1,590
Investment debt securities, available for sale, at fair value	289,669	197,453
Investment equity securities, at fair value	1,083	747
Restricted securities	3,132	3,638
Loans held for sale	2,926	3,330
Loans, net of unearned income	476,917	489,113
Less: Allowance for loan losses	9,125	8,705
Loans, net	467,792	480,408
Premises and equipment:		
Operating lease right-of-use asset	928	984
Other premises and equipment, net	12,998	13,367
Accrued interest receivable	1,570	2,360
Cash surrender value of bank-owned life insurance	20,860	20,395
Investment in limited partnerships	1,150	1,489
Intangible assets:		
Goodwill	7,937	7,937
Other assets	4,371	3,353
<b>TOTAL ASSETS</b>	<u>\$ 964,205</u>	<u>\$ 848,783</u>
<b>LIABILITIES</b>		
Interest-bearing deposits	\$ 531,618	\$ 465,651
Noninterest-bearing deposits	179,009	158,428
Total deposits	710,627	624,079
Short-term borrowings	144,377	116,690
Long-term borrowings	29	43
Accrued interest payable	220	303
Operating lease liability	928	984
Other liabilities	3,007	2,964
<b>TOTAL LIABILITIES</b>	<u>859,188</u>	<u>745,063</u>
<b>STOCKHOLDERS' EQUITY</b>		
Common stock, par value \$1.25 per share; authorized 15,000,000 shares, issued 2,341,806 shares in 2021 and 2,339,925 shares in 2020	2,927	2,925
Surplus	29,931	29,852
Retained earnings	82,451	79,179
Accumulated other comprehensive (loss) income	(527)	1,288
Treasury stock, at cost: 264,200 shares in 2021 and 258,200 shares in 2020	(9,765)	(9,524)
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<u>105,017</u>	<u>103,720</u>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<u>\$ 964,205</u>	<u>\$ 848,783</u>
<b>ADDITIONAL INFORMATION</b>		
Trust Assets	<u>\$ 159,665</u>	<u>\$ 128,937</u>

**CONSOLIDATED STATEMENT OF INCOME FOR THE NINE MONTH PERIOD  
ENDED SEPTEMBER 30**

	<u>2021</u>	<u>2020</u>
<i>(In thousands of dollars except share data)</i>		
<b>INTEREST AND DIVIDEND INCOME</b>		
Interest and fees on loans	\$ 15,973	\$ 16,093
Interest and dividends on investment securities	2,033	2,643
Federal funds sold	1	8
Deposits in other banks	91	71
<b>TOTAL INTEREST AND DIVIDEND INCOME</b>	<u>18,098</u>	<u>18,815</u>
<b>INTEREST EXPENSE</b>		
Deposits	1,478	1,929
Short-term borrowings	232	437
Long-term borrowings	1	2
<b>TOTAL INTEREST EXPENSE</b>	<u>1,711</u>	<u>2,368</u>
<b>NET INTEREST INCOME</b>	16,387	16,447
Provision for Loan Losses	90	640
<b>NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES</b>	16,297	15,807
<b>NON-INTEREST INCOME</b>		
Service charges and fees	824	847
Gain on sale of loans	1,485	1,820
Earnings on bank-owned life insurance	316	328
Brokerage	452	477
Trust	637	567
Gain (loss) on equity securities	133	(543)
Gain on sale of premises and equipment	149	-
Interchange fees	1,347	1,129
Other	713	758
<b>TOTAL NON-INTEREST INCOME</b>	<u>6,056</u>	<u>5,383</u>
<b>NON-INTEREST EXPENSE</b>		
Salaries and employee benefits	7,623	7,759
Occupancy, furniture and equipment	2,094	2,027
State shares tax	620	538
Professional fees	830	681
Directors' fees	237	216
FDIC assessments	177	76
Telecommunications	299	266
Automated teller machine and interchange	190	234
Other	1,677	1,573
<b>TOTAL NON-INTEREST EXPENSE</b>	<u>13,747</u>	<u>13,370</u>
Income before income taxes	8,606	7,820
Income tax provision	1,714	1,350
<b>NET INCOME</b>	<u>\$ 6,892</u>	<u>\$ 6,470</u>
Earnings Per Share	<u>\$ 3.32</u>	<u>\$ 3.09</u>

These interim statements are subject to year-end audit adjustment.

To access current financial information, visit our website at <https://www.firstcolumbiabank.com/investor-relations.htm>