

## 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



# 4th Quarter Report

**December 31, 2021**

CCFNB Bancorp, Inc.  
And Subsidiary

**www.firstcolumbiabank.com**  
**570-784-1660**

Member FDIC

CONSOLIDATED STATEMENT OF CONDITION AS OF DECEMBER 31

	<u>2021</u>	<u>2020</u>
<i>(In thousands of dollars except share data)</i>		
<b>ASSETS</b>		
Cash and due from banks	\$ 14,496	\$ 18,694
Interest-bearing deposits in other banks	74,868	89,700
Federal funds sold	8,179	951
Investment debt securities, available for sale, at fair value	337,832	210,257
Investment equity securities, at fair value	1,114	950
Restricted securities	3,060	3,459
Loans held for sale	3,935	7,369
Loans, net of unearned income	467,300	482,580
Less: Allowance for loan losses	9,136	9,119
Loans, net	458,164	473,461
Premises and equipment:		
Operating lease right-of-use asset	914	970
Other premises and equipment, net	12,877	13,297
Accrued interest receivable	1,490	1,945
Cash surrender value of bank-owned life insurance	20,964	20,500
Investment in limited partnerships	1,499	1,404
Intangible assets:		
Goodwill	7,937	7,937
Other assets	5,384	4,194
<b>TOTAL ASSETS</b>	<u>\$ 952,713</u>	<u>\$ 855,088</u>
<b>LIABILITIES</b>		
Interest-bearing deposits	\$ 517,511	\$ 476,923
Noninterest-bearing deposits	183,984	156,420
Total deposits	701,495	633,343
Short-term borrowings	142,718	111,595
Long-term borrowings	28	31
Accrued interest payable	206	288
Operating lease liability	914	970
Other liabilities	3,010	3,174
<b>TOTAL LIABILITIES</b>	<u>848,371</u>	<u>749,401</u>
<b>STOCKHOLDERS' EQUITY</b>		
Common stock, par value \$1.25 per share; authorized 15,000,000 shares, issued 2,342,184 shares in 2021 and 2,340,501 shares in 2020	2,928	2,926
Surplus	29,950	29,875
Retained earnings	84,113	81,209
Accumulated other comprehensive (loss) income	(2,884)	1,442
Treasury stock, at cost: 264,200 shares in 2021 and 2020	(9,765)	(9,765)
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<u>104,342</u>	<u>105,687</u>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<u>\$ 952,713</u>	<u>\$ 855,088</u>
<b>ADDITIONAL INFORMATION</b>		
Trust Assets	<u>\$ 152,939</u>	<u>\$ 140,727</u>

CONSOLIDATED STATEMENT OF INCOME FOR THE TWELVE MONTH PERIOD  
ENDED DECEMBER 31

	<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	\$ 21,359	\$ 21,556
Interest and dividends on investment securities	2,785	3,298
Federal funds sold	1	8
Deposits in other banks	128	93
<b>TOTAL INTEREST AND DIVIDEND INCOME</b>	<u>24,273</u>	<u>24,955</u>
<b>INTEREST EXPENSE</b>		
Deposits	1,923	2,510
Short-term borrowings	322	512
Long-term borrowings	2	2
<b>TOTAL INTEREST EXPENSE</b>	<u>2,247</u>	<u>3,024</u>
<b>NET INTEREST INCOME</b>	22,026	21,931
Provision for Loan Losses	120	1,055
<b>NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES</b>	21,906	20,876
<b>NON-INTEREST INCOME</b>		
Service charges and fees	1,185	1,144
Gain on sale of loans	1,837	2,591
Earnings on bank-owned life insurance	421	433
Brokerage	599	630
Trust	901	826
Gain (loss) on equity securities	164	(340)
Gain on sale of premises and equipment	149	-
Interchange fees	1,788	1,524
Other	954	967
<b>TOTAL NON-INTEREST INCOME</b>	<u>7,998</u>	<u>7,775</u>
<b>NON-INTEREST EXPENSE</b>		
Salaries and employee benefits	9,551	9,891
Occupancy, furniture and equipment	2,813	2,693
State shares tax	829	451
Professional fees	1,384	840
Directors' fees	335	296
FDIC assessments	242	132
Telecommunications	395	357
Automated teller machine and interchange	321	342
Other	2,281	2,360
<b>TOTAL NON-INTEREST EXPENSE</b>	<u>18,151</u>	<u>17,362</u>
Income before income taxes	11,753	11,289
Income tax provision	2,348	1,957
<b>NET INCOME</b>	<u>\$ 9,405</u>	<u>\$ 9,332</u>
Earnings Per Share	<u>\$ 4.53</u>	<u>\$ 4.47</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>