

CCFNB Bancorp, Inc.

Office Locations

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

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 Lurger 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



1st Quarter Report

March 31, 2022

CCFNB Bancorp, Inc.
And Subsidiary

www.firstcolumbiabank.com
570-784-1660

Member FDIC

CONSOLIDATED STATEMENT OF CONDITION AS OF MARCH 31

	<u>2022</u>	<u>2021</u>
<i>(In thousands of dollars except share data)</i>		
ASSETS		
Cash and due from banks	\$ 19,108	\$ 6,642
Interest-bearing deposits in other banks	65,605	122,958
Federal funds sold	3,688	4,121
Investment debt securities, available for sale, at fair value	354,510	224,966
Investment equity securities, at fair value	1,111	1,067
Restricted securities	2,950	3,390
Loans held for sale	2,028	3,233
Loans, net of unearned income	460,924	489,172
Less: Allowance for loan losses	9,159	9,137
Loans, net	<u>451,765</u>	<u>480,035</u>
Premises and equipment:		
Operating lease right-of-use asset	899	956
Other premises and equipment, net	12,776	13,126
Accrued interest receivable	1,634	1,634
Cash surrender value of bank-owned life insurance	21,887	20,625
Investment in limited partnerships	1,446	1,319
Intangible assets:		
Goodwill	7,937	7,937
Other assets	8,623	4,794
TOTAL ASSETS	<u>\$ 955,967</u>	<u>\$ 896,803</u>
LIABILITIES		
Interest-bearing deposits	\$ 533,767	\$ 496,810
Noninterest-bearing deposits	185,590	177,520
Total deposits	719,357	674,330
Short-term borrowings	127,716	112,199
Long-term borrowings	27	30
Accrued interest payable	193	254
Operating lease liability	899	956
Other liabilities	13,477	3,527
TOTAL LIABILITIES	<u>861,669</u>	<u>791,296</u>
STOCKHOLDERS' EQUITY		
Common stock, par value \$1.25 per share; authorized 15,000,000 shares, issued 2,342,517 shares in 2022 and 2,340,926 shares in 2021	2,928	2,926
Surplus	29,968	29,893
Retained earnings	85,706	82,818
Accumulated other comprehensive loss	(14,539)	(365)
Treasury stock, at cost: 264,200 shares in 2022 and 2021	(9,765)	(9,765)
TOTAL STOCKHOLDERS' EQUITY	<u>94,298</u>	<u>105,507</u>
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>\$ 955,967</u>	<u>\$ 896,803</u>
ADDITIONAL INFORMATION		
Trust Assets	<u>\$ 149,640</u>	<u>\$ 145,445</u>

CONSOLIDATED STATEMENT OF INCOME FOR THE THREE MONTH PERIOD ENDED MARCH 31

	<u>2022</u>	<u>2021</u>
<i>(In thousands of dollars except share data)</i>		
INTEREST AND DIVIDEND INCOME		
Interest and fees on loans	\$ 4,973	\$ 5,384
Interest and dividends on investment securities	889	671
Federal funds sold	1	-
Deposits in other banks	33	21
TOTAL INTEREST AND DIVIDEND INCOME	<u>5,896</u>	<u>6,076</u>
INTEREST EXPENSE		
Deposits	414	528
Short-term borrowings	89	73
Long-term borrowings	-	-
TOTAL INTEREST EXPENSE	<u>503</u>	<u>601</u>
NET INTEREST INCOME	5,393	5,475
Provision for Loan Losses	30	30
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	5,363	5,445
NON-INTEREST INCOME		
Service charges and fees	511	263
Gain on sale of loans	289	593
Earnings on bank-owned life insurance	103	106
Brokerage	160	159
Trust	209	201
(Loss) gain on equity securities	(3)	117
Interchange fees	412	415
Other	277	284
TOTAL NON-INTEREST INCOME	<u>1,958</u>	<u>2,138</u>
NON-INTEREST EXPENSE		
Salaries and employee benefits	2,581	2,571
Occupancy, furniture and equipment	677	696
State shares tax	167	203
Professional fees	298	236
Directors' fees	88	76
FDIC assessments	67	56
Telecommunications	84	100
Automated teller machine and interchange	109	101
Other	443	488
TOTAL NON-INTEREST EXPENSE	<u>4,514</u>	<u>4,527</u>
Income before income taxes	2,807	3,056
Income tax provision	362	616
NET INCOME	<u>\$ 2,445</u>	<u>\$ 2,440</u>
Earnings Per Share	<u>\$ 1.18</u>	<u>\$ 1.18</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>