

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This report is required by law: Section 5(c)(1) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the General Instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (ESOP/ESOT) formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

12/31/2025

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

CCCB BANCORP, INC.

Legal Title of Holding Company (FDHC 9017)

333 MAIN STREET

(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)

CLARION

PA

16214

City (FDHC F206)

State (FDHC F207)

Zip Code (FDHC F208)

Physical Location (if different from mailing address) (FDHC 9028)

City (FDHC 9130)

State (FDHC 9200)

Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

CHERYL SHRECKENGOST SVP, CFO

Name (FDHC 8901)

Title (FDHC C496)

(814)226-6000 ext: 1112

Area Code / Phone Number / Extension (FDHC 8902)

(814)226-4882

Area Code / FAX Number (FDHC 9116)

CSHRECKENGOST@CLARIONBANK.COM

E-mail Address (FDHC 4086)

None

Address (URL) for the Holding Company's web page (FDHC 4087)

I, TRAVIS B HEISER

Name of the Holding Company Director and Official (FDHC C490)

President/Chief Executive Officer and Director

Title of the Holding Company Director and Official (FDHC C491)

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Travis B. Heiser

Signature of Holding Company Director and Official (FDHC H321)

03/26/2026

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID 5493876

C.I. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission? .....	0=No	FDHC
	1=Yes	C447 0
In accordance with the General Instructions for this report (check only one),		
1. a letter justifying this request is being provided along with the report (FDHC KY38).....	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately (FDHC KY38) .....	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

### Report Item 1: Annual Report to Shareholders

For holding companies not registered with the U.S. Securities and Exchange Commission (SEC), **indicate the status of Annual Report to Shareholders:**

- is included with the FR Y-6 report (FDHC PV65)
- will be sent under separate cover (FDHC PV65)
- is not prepared (FDHC PV65)

## Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

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### Verification of Changes

**All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.**

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

- Yes  No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

#### Report Item 2a: Organization Chart

- Yes  No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

#### Report Item 2b: Domestic Branch Listing

- Yes  No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

#### Report Item 3: Securities Holders

- Yes  No (FDHC PV69)

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

#### Report Item 4: Insiders

- Yes  No (FDHC PV70)

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

CCCB BANCORP, INC.  
2025 ANNUAL REPORT



**CCCB BANCORP, INC.**  
**CONSOLIDATED FINANCIAL STATEMENTS**  
**December 31, 2025 and 2024**

**CONSOLIDATED FINANCIAL STATEMENTS**

**CCCB BANCORP, INC.**

**December 31, 2025 and 2024**

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## INDEPENDENT AUDITOR'S REPORT

Board of Directors  
CCCB Bancorp, Inc.  
Clarion, Pennsylvania

### **Opinion**

We have audited the accompanying consolidated financial statements of CCCB Bancorp, Inc. and subsidiary (the "Company"), which comprise the consolidated balance sheets as of December 31, 2025 and 2024; the related consolidated statements of income, comprehensive income (loss), changes in stockholders' equity, and cash flows for the years then ended; and the related notes to the consolidated financial statements (collectively, the financial statements).

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as of December 31, 2025 and 2024, and the results of its operations and its cash flows for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

### **Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Company and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **Responsibilities of Management for the Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Company's ability to continue as a going concern within one year after the date that the financial statements are issued or available to be issued.

PITTSBURGH, PA

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Cranberry Township, PA 16066  
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WHEELING, WV

980 National Road  
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(304) 233-5030

STEUBENVILLE, OH

511 N. Fourth Street  
Steubenville, OH 43952  
(304) 233-5030



### **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and, therefore, is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Company's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Cranberry Township, Pennsylvania  
March 25, 2026

CONSOLIDATED BALANCE SHEETS  
CCCB BANCORP, INC.

	December 31,	
	2025	2024
<b>ASSETS</b>		
Cash and due from banks	\$ 2,287,104	\$ 2,014,851
Interest-bearing deposits with banks	2,809,637	933,881
	5,096,741	2,948,732
Cash and cash equivalents	100,000	100,000
Certificates of deposit	23,272,781	23,472,209
Investment securities available for sale	1,082,400	862,700
Restricted bank stock, at cost	222,088,765	191,709,321
Loans receivable, net of allowance for credit losses of \$1,480,467 in 2025 and \$1,487,482 in 2024	2,773,095	2,764,986
Premises and equipment, net	581,891	617,392
Right-of-use asset	5,209,432	5,081,343
Bank-owned life insurance	1,634,738	1,775,143
Net deferred taxes	4,431,491	3,684,203
Other assets	266,271,334	233,016,029
Total Assets	\$ 266,271,334	\$ 233,016,029
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>		
<b>Liabilities</b>		
<b>Deposits</b>		
Noninterest bearing	\$ 51,708,203	\$ 45,637,230
Interest bearing	185,893,784	168,655,429
Total deposits	237,601,987	214,292,659
Federal Home Loan Bank advances	8,500,000	-
Lease liability	603,661	631,905
Accrued interest and other liabilities	2,528,023	2,299,663
Total liabilities	249,233,671	217,224,227
<b>Stockholders' Equity</b>		
Preferred stock: 1,000,000 shares authorized, no shares issued	-	-
Common stock; par value \$1; 10,000,000 shares authorized; 1,665,667 issued and outstanding in 2025 and 2024	1,665,667	1,665,667
Surplus	10,647,455	10,647,455
Retained earnings	8,360,181	7,738,362
Accumulated other comprehensive loss	(3,635,640)	(4,259,682)
Total stockholders' equity	17,037,663	15,791,802
Total Liabilities and Stockholders' Equity	\$ 266,271,334	\$ 233,016,029

The accompanying notes are an integral part of these consolidated financial statements.

CONSOLIDATED STATEMENTS OF INCOME  
CCCB BANCORP, INC.

	Years Ended December 31,	
	2025	2024
Interest Income		
Loans, including fees	\$ 13,111,306	\$ 11,240,696
Taxable securities	316,329	365,504
Tax exempt securities	423,360	417,425
Interest-bearing deposits	54,821	70,915
Total interest income	13,905,816	12,094,540
Interest expense		
Deposits	5,929,371	5,324,480
Federal Home Loan Bank advances	104,333	284,474
Total interest expense	6,033,704	5,608,954
Net interest income	7,872,112	6,485,586
Provision for credit losses	34,000	37,000
Net interest income after provision for credit losses	7,838,112	6,448,586
Other income		
Service fees	148,819	154,966
Bank-owned life insurance	128,089	102,449
Net losses on sales of loans held for sale	(3,598)	(3,301)
Other	293,172	270,140
Total other income	566,482	524,254
Other expenses		
Salaries and employee benefits	3,871,732	3,655,223
Professional fees	177,556	185,644
FDIC insurance	197,849	148,257
Occupancy and equipment	731,078	723,436
Data processing	1,180,602	1,007,278
Other (see Note 12)	1,272,577	1,178,324
Total other expenses	7,431,394	6,898,162
Income before income tax expense (benefit)	973,200	74,678
Income tax expense (benefit)	101,531	(85,404)
Net Income	\$ 871,669	\$ 160,082
Earnings per Common Share	\$ 0.52	\$ 0.10

The accompanying notes are an integral part of these consolidated financial statements.

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (LOSS)  
CCCB BANCORP, INC.

	Years Ended December 31,	
	2025	2024
Net income	\$ 871,669	\$ 160,082
Unrealized holding gain (loss) on available-for-sale securities	782,726	(832,627)
Tax effect	(164,372)	174,852
Net-of-tax amount	618,354	(657,775)
Amortization of prior service cost	7,200	7,200
Tax effect	(1,512)	(1,512)
Net-of-tax amount	5,688	5,688
Other comprehensive income (loss)	624,042	(652,087)
Total comprehensive income (loss)	\$ 1,495,711	\$ (492,005)

The accompanying notes are an integral part of these consolidated financial statements.

CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY  
CCCB BANCORP, INC.

	Common Stock	Surplus	Retained Earnings	Accumulated Other Comprehensive Loss	Total
Balance at January 1, 2024	\$ 1,665,667	\$ 10,647,455	\$ 7,828,130	\$ (3,607,595)	\$ 16,533,657
Net income	-	-	160,082	-	160,082
Cash dividend, \$0.15 per share	-	-	(249,850)	-	(249,850)
Other comprehensive loss	-	-	-	(652,087)	(652,087)
Balance at December 31, 2024	<u>1,665,667</u>	<u>10,647,455</u>	<u>7,738,362</u>	<u>(4,259,682)</u>	<u>15,791,802</u>
Net income	-	-	871,669	-	871,669
Cash dividend, \$0.15 per share	-	-	(249,850)	-	(249,850)
Other comprehensive income	-	-	-	624,042	624,042
Balance at December 31, 2025	<u>\$ 1,665,667</u>	<u>\$ 10,647,455</u>	<u>\$ 8,360,181</u>	<u>\$ (3,635,640)</u>	<u>\$ 17,037,663</u>

The accompanying notes are an integral part of these consolidated financial statements.

CONSOLIDATED STATEMENTS OF CASH FLOWS  
CCCB BANCORP, INC.

	Years Ended December 31,	
	2025	2024
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Net income	\$ 871,669	\$ 160,082
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation	290,745	315,187
Net amortization of premiums and discounts	(17,731)	(10,638)
Provision for credit losses	34,000	37,000
Net losses on sale of loans held for sale	3,598	3,301
Deferred taxes	(25,481)	(86,003)
Earnings on bank-owned life insurance	(128,089)	(102,449)
Earnings on investment contract	(14,903)	(9,271)
Change in:		
Deferred loan fees	175,052	55,850
Other assets	(695,384)	(378,188)
Lease liability	7,257	7,257
Accrued interest and other liabilities	228,360	149,921
Net cash provided by operating activities	729,093	142,049
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchases of available-for-sale securities	-	(1,500,000)
Maturities and calls of available-for-sale securities	-	1,428,571
Principal payments from mortgage-backed securities	1,007,086	436,962
Purchase of restricted bank stock	(2,040,700)	(1,798,500)
Redemption of restricted bank stock	1,821,000	2,429,400
Purchases of certificates of deposit	(100,000)	-
Maturities of certificates of deposit	100,000	-
Loan originations and repayments, net	(30,629,094)	(8,475,956)
Purchase of bank owned life insurance	-	(600,000)
Purchases of premises and equipment	(298,854)	(139,622)
Net cash used for investing activities	(30,140,562)	(8,219,145)
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Net change in deposits	23,309,328	20,528,421
Repayment of FHLB borrowings	-	(12,500,000)
Proceeds from FHLB borrowings	8,500,000	-
Cash dividends paid on common stock	(249,850)	(249,850)
Net cash provided by financing activities	31,559,478	7,778,571
Increase (decrease) in cash and cash equivalents	2,148,009	(298,525)
Cash and cash equivalents at Beginning of Year	2,948,732	3,247,257
Cash and cash equivalents at End of Year	\$ 5,096,741	\$ 2,948,732
<b>SUPPLEMENTAL DISCLOSURES</b>		
Interest paid	\$ 6,037,305	\$ 5,467,496
Income taxes paid	\$ 75,000	\$ -
Transfers to other real estate owned	\$ 37,000	\$ -

The accompanying notes are an integral part of these consolidated financial statements.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
CCCB BANCORP, INC.  
For the Years Ended December 31, 2025 and 2024

**NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES**

**Organization:** CCCB Bancorp, Inc. (the “Company”), headquartered in Clarion, Pennsylvania, is a Pennsylvania corporation and bank holding company incorporated on August 1, 2020. The Company was formed to serve as the stock holding company for Clarion County Community Bank (the “Bank”), which provides a full range of retail and commercial financial products and services to customers in western Pennsylvania. The Bank received its Pennsylvania banking charter on January 6, 2004. The Bank was incorporated under the laws of the Commonwealth of Pennsylvania on June 18, 2003, to operate as a state-chartered banking institution. The Bank opened for business on January 8, 2004, and currently has five locations; the main office in Clarion, Pennsylvania, and full-service branch offices in New Bethlehem, Pennsylvania, Rimersburg, Pennsylvania, Franklin, Pennsylvania, and Erie, Pennsylvania.

**Nature of Operations:** The Company, through the Bank, provides financial services through its offices in Clarion County, Venango County and Erie County. Its primary deposit products are checking, savings, and term certificate accounts, and its primary lending products are residential mortgage, commercial real estate, commercial, and consumer loans. Substantially all loans are secured by specific items of collateral including business assets, consumer assets, and commercial and residential real estate. Commercial loans are expected to be repaid from cash flow from operations of businesses.

**Principles of Consolidation:** The consolidated financial statements include CCCB Bancorp, Inc. and its wholly owned subsidiary, Clarion County Community Bank. Intercompany transactions and balances have been eliminated in consolidation.

**Use of Estimates:** To prepare financial statements in conformity with U.S. generally accepted accounting principles, management makes estimates and assumptions based on available information. These estimates and assumptions affect the amounts reported in the financial statements and the disclosures provided, and actual results could differ.

**Cash Flows:** Cash and cash equivalents include cash, deposits with other financial institutions with original maturities less than 90 days, and federal funds sold.

**Certificates of Deposit:** Certificates of deposit in other financial institutions are carried at cost.

**Securities:** Debt securities are classified as held to maturity and carried at amortized cost when management has the positive intent and ability to hold them to maturity. Debt securities are classified as available for sale when they might be sold before maturity. Securities available for sale are carried at fair value, with unrealized holding gains and losses reported in other comprehensive income (loss), net of tax.

Interest income includes amortization of purchase premium or discount. Premiums and discounts on securities are amortized on the level-yield method without anticipating prepayments, except for mortgage-backed securities where prepayments are anticipated. Gains and losses on sales are recorded on the trade date and determined using the specific identification method.

As a member of the Federal Home Loan Bank of Pittsburgh (FHLB), the Bank is required to maintain a minimum amount of FHLB stock. The minimum amount is calculated based on the level of the Bank’s assets, residential real estate loans, and FHLB advances. At December 31, 2025 and 2024, the Bank held \$1,017,400 and \$797,700 respectively, of FHLB stock, which is carried at cost.

Management evaluates the FHLB stock for impairment in accordance with accounting guidance issued by the Financial Accounting Standards Board. Management’s determination of whether this investment is impaired is based on their assessment of the ultimate recoverability of their cost basis rather than by recognizing temporary declines in value. The determination of whether a decline affects the ultimate recoverability of their cost basis is influenced by criteria such as (1) the significance of the decline in net assets of the FHLB as compared to the

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
CCCB BANCORP, INC. (Continued)  
For the Years Ended December 31, 2025 and 2024

**NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**Securities: (Continued)**

capital stock amount for the FHLB and the length of time this situation has persisted, (2) commitments by the FHLB to make payments required by law or regulation and the level of such payments in relation to the operating performance of the FHLB, and (3) the impact of legislative and regulatory changes on institutions and, accordingly, on the customer base of the FHLB. Management believes no impairment charge is necessary related to the FHLB stock as of December 31, 2025 or 2024.

**Allowance for Credit Losses – Available-for-Sale Securities:** The Bank measures expected credit losses on available-for-sale debt securities when the Bank does not intend to sell, or when it is not more likely than not that it will be required to sell, the security before recovery of its amortized cost basis. If either of the criteria regarding intent or requirement to sell is met, the security's amortized cost basis is written down to fair value through income. For available-for-sale debt securities that do not meet the aforementioned criteria, the Bank evaluates whether the decline in fair value has resulted from credit losses or other factors. In making this assessment, the Bank considers the extent to which fair value is less than amortized cost, any changes to the rating of the security by a rating agency, and adverse conditions specifically related to the security, among other factors. If this evaluation indicates that a credit loss exists, the present value of cash flows expected to be collected from the security are compared to the amortized cost basis of the security. If the present value of cash flows expected to be collected is less than the amortized cost basis, a credit loss exists and an allowance for credit losses is recorded for the credit loss, equal to the amount that the fair value is less than the amortized cost basis.

Economic forecast data is utilized to calculate the present value of expected cash flows. The Bank obtains its forecast data through a subscription to a widely recognized and relied-upon company that publishes various forecast scenarios. Management evaluates the various scenarios to determine a reasonable and supportable scenario and utilizes a single scenario in the model. Any impairment that has not been recorded through an allowance for credit losses is recognized in other comprehensive income (loss).

The allowance for credit losses on available-for-sale debt securities is included within investment securities available for sale on the Consolidated Balance Sheet. Changes in the allowance for credit losses are recorded within provision for credit losses on the Consolidated Statement of Income. Losses are charged against the allowance when the Bank believes the collectability of an available-for-sale security is in jeopardy or when either of the criteria regarding intent or requirement to sell is met.

Accrued interest receivable on available-for-sale debt securities totaled \$143,290 and \$157,669 at December 31, 2025 and 2024, respectively, and is included within other assets on the Consolidated Balance Sheet. This amount is excluded from the estimate of expected credit losses. Available-for-sale debt securities are typically classified as nonaccrual when the contractual payment of principal or interest has become 90 days past due or management has serious doubts about the further collectability of principal or interest. When available-for-sale debt securities are placed on nonaccrual status, unpaid interest credited to income is reversed.

**Loans Held for Sale:** Mortgage loans originated and intended for sale in the secondary market are carried at the lower of aggregate cost or fair value, as determined by outstanding commitments from investors. Net unrealized losses, if any, are recorded as a valuation allowance and charged to earnings. There were no loans held for sale at December 31, 2025 and 2024.

Mortgage loans held for sale are generally sold with servicing rights retained. The carrying value of mortgage loans sold is reduced by the amount allocated to the servicing right. Gains and losses on sales of mortgage loans are based on the difference between the selling price and the carrying value of the related loan sold.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
CCCB BANCORP, INC. (Continued)  
For the Years Ended December 31, 2025 and 2024

**NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**Loans:** Loans that management has the intent and ability to hold for the foreseeable future or until maturity or payoff are reported at the principal balance outstanding, less deferred loan fees and costs, and an allowance for credit losses. Interest income is accrued on the unpaid principal balance. Loan origination fees, net of certain direct origination costs, are deferred and recognized in interest income using the level-yield method without anticipating prepayments.

Interest income on loans is discontinued at the time the loan is 90 days delinquent unless the loan is well-secured and in process of collection. Past-due status is based on the contractual terms of the loan. In all cases, loans are placed on nonaccrual or charged off at an earlier date if collection of principal or interest is considered doubtful. Nonaccrual loans and loans past due 90 or more days still on accrual include both smaller balance homogeneous loans that are collectively evaluated and individually evaluated loans.

All interest accrued but not received for loans placed on nonaccrual is reversed against interest income. Interest received on such loans is accounted for on the cash-basis or cost-recovery method, until qualifying for return to accrual. Loans are returned to accrual status when all the principal and interest amounts contractually due are brought current and future payments are reasonably assured. A loan is moved to nonaccrual status in accordance with the Company's policy, typically after 90 days of non-payment.

**Allowance for Credit Losses – Loans:** The allowance for credit losses (ACL) is a valuation reserve established and maintained by charges against income and is deducted from the amortized cost basis of loans to present the net amount expected to be collected on the loans. Loans, or portions thereof, are charged off against the ACL when they are deemed uncollectible. Expected recoveries do not exceed the aggregate of amounts previously charged-off and expected to be charged-off.

The ACL is an estimate of expected credit losses, measured over the contractual life of a loan, that considers our historical loss experience, current conditions, and forecasts of future economic conditions. Determination of an appropriate ACL is inherently subjective and may have significant changes from period to period.

The methodology for determining the ACL has two main components: evaluation of expected credit losses for certain groups of homogeneous loans that share similar risk characteristics and evaluation of loans that do not share risk characteristics with other loans.

The allowance for credit losses is measured on a collective (pool) basis when similar risk characteristics exist. The Bank has identified the following portfolio segments (commercial, commercial real estate, residential real estate, consumer auto and other consumer) and measures the allowance for credit losses using the Weighted-Average Remaining Maturity, (WARM) Life methodology.

Historical credit loss experience is the basis for the estimation of expected credit losses. The Bank applies historical loss rates to pools of loans with similar risk characteristics. After consideration of the historic loss calculation, management applies qualitative adjustments to reflect the current conditions and reasonable and supportable forecasts not already reflected in the historical loss information at the balance sheet date. A reasonable and supportable forecast adjustment is based on PA unemployment rate, loan exceptions at origination, segment percentage increase, prime rate changes, nonaccrual loans, loan segment to total loans, average net losses and management judgment. For periods beyond our reasonable and supportable forecast, we revert to historical loss rates utilizing a straight-line method over a one-year reversion period. The qualitative adjustments for current conditions are based upon changes in lending policies and practices, experience and ability of lending staff, quality of the bank's loan review system, value of underlying collateral, the existence of, and changes in concentrations and other external factors. These modified historical loss rates are multiplied by the outstanding principal balance of each loan to calculate a required reserve.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
CCCB BANCORP, INC. (Continued)  
For the Years Ended December 31, 2025 and 2024

**NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**Allowance for Credit Losses – Loans (Continued):** The Bank has elected to exclude accrued interest receivable of \$836,932 and \$607,062 at December 31, 2025 and 2024, respectively from the measurement of its ACL. When a loan is placed on non-accrual status, any outstanding accrued interest is reversed against interest income.

The ACL for individual loans begins with the use of normal credit review procedures to identify whether a loan no longer shares similar risk characteristics with other pooled loans and therefore should be individually assessed. We evaluate all commercial loans that meet the following criteria: 1) substandard, doubtful and nonperforming loans when repayment is expected to be provided substantially through the operation or sale of the collateral, 2) when it is determined that foreclosure is probable, 3) when it is determined by management that a loan does not share similar risk characteristics with other loans. Specific reserves are established based on the following three acceptable methods for measuring the ACL: 1) the present value of expected future cash flows discounted at the loan's original effective interest rate; 2) the loan's observable market price; or 3) the fair value of the collateral when the loan is collateral dependent. Our individual loan evaluations consist primarily of the fair value of collateral method because most of our loans are collateral dependent. Collateral values are discounted to consider disposition costs when appropriate. A specific reserve is established or a charge-off is taken if the fair value of the loan is less than the loan balance.

**Allowance for Credit Losses on Off-Balance-Sheet Credit Exposures:** The Bank estimates expected credit losses over the contractual period in which the Bank is exposed to credit risk via a contractual obligation to extend credit unless that obligation is unconditionally cancellable by the Bank. The allowance for credit losses on off-balance-sheet credit exposures is reported in other liabilities and adjusted through provision for credit losses. The estimate includes consideration of the likelihood that funding will occur and an estimate of expected credit losses on commitments expected to be funded over its estimated life.

**Servicing Rights:** When mortgage loans are sold with servicing retained, servicing rights are initially recorded at fair value in other assets, with the income statement effect recorded in gains on sales of loans. Fair value is based on market prices for comparable mortgage servicing contracts when available or alternatively, is based on a valuation model that calculates the present value of estimated future net servicing income. All classes of servicing assets are subsequently measured using the amortization method, which requires servicing rights to be amortized into noninterest income in proportion to, and over the period of, the estimated future net servicing income of the underlying loans.

Servicing rights are evaluated for impairment based upon the fair value of the rights as compared to carrying amount. Impairment is determined by stratifying rights into groupings based on predominant risk characteristics, such as interest rate, loan type, and investor type. Impairment is recognized through a valuation allowance for an individual grouping, to the extent that fair value is less than the carrying amount. If the Company later determines that all or a portion of the impairment no longer exists for a particular grouping, a reduction of the allowance may be recorded as an increase to income. Changes in valuation allowances are reported with other noninterest income on the income statement. The fair values of servicing rights are subject to significant fluctuations as a result of changes in estimated and actual prepayment speeds and default rates and losses.

Servicing fee income, which is reported on the income statement as other non-interest income, is recorded for fees earned for servicing loans. The fees are based on a contractual percentage of the outstanding principal or a fixed amount per loan and are recorded as income when earned.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
CCCB BANCORP, INC. (Continued)  
For the Years Ended December 31, 2025 and 2024

**NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**Foreclosed Assets:** Foreclosed assets are initially recorded at fair value less costs to sell when acquired, establishing a new cost basis. Physical possession of real estate property collateralizing a loan occurs when legal title is obtained upon completion of foreclosure or when the borrower conveys all interest in the property to satisfy the loan through completion of a deed in lieu of foreclosure or through a similar legal agreement. These assets are subsequently accounted for at fair value less estimated costs to sell. If fair value declines subsequent to foreclosure, a valuation allowance is recorded through expense. Operating costs after acquisition are expensed.

**Premises and Equipment:** Land is carried at cost. Premises and equipment are stated at cost less accumulated depreciation. Buildings and related components are depreciated using the straight-line method for 30 years. Furniture, fixtures, and equipment are depreciated using the straight-line method with useful lives ranging from three to ten years. Expenses for maintenance and repairs are charged against income as occurred. Costs of major additions and improvements are capitalized.

**Restricted Bank Stock:** The Bank is a member of the Federal Home Loan Bank of Pittsburgh (FHLB). Members are required to own a certain amount of stock based on the level of borrowings and other factors, and may invest in additional amounts. The Bank is a member of the Atlantic Community Bankers Bank (ACBB) of Camp Hill, Pennsylvania. Members are required to own a certain amount of stock. FHLB and ACBB stock are carried at cost, classified as a restricted security, and periodically evaluated for impairment based on ultimate recovery of par value. Both cash and stock dividends are reported as income.

**Bank-Owned Life Insurance:** The Bank purchased life insurance policies on certain key executives. Bank-owned life insurance is recorded at the amount that can be realized under the insurance contract at the balance sheet date, which is the cash surrender value adjusted for other charges or other amounts due that are probable at settlement. The Bank is the sole beneficiary, without further encumbrance, of the insurance proceeds aside from split dollar agreements promising death benefits of \$500,000 to one of the executive officers and \$150,000 to the beneficiaries of three senior officers of the Bank while under Bank employment. The Bank also has another \$500,000 policy promising death benefits not designated in the form of a split dollar agreement. As the officer's projected mortality extends beyond Bank's expected employment, no accrual has been established for this potential benefit.

**Loan Commitments and Related Financial Instruments:** Financial instruments include off-balance-sheet credit instruments, such as commitments to make loans and commercial letters of credit, issued to meet customer financing needs. The face amount for these items represents the exposure to loss, before considering customer collateral or ability to repay. Such financial instruments are recorded when they are funded.

**Retirement Plans:** Employee 401(k) and profit-sharing plan expense is the amount of matching contributions. Supplemental retirement plan expense allocates the benefits over the years of service.

**Income Taxes:** Income tax expense is the total of the current year income tax due or refundable and the change in deferred tax assets and liabilities. Deferred tax assets and liabilities are the expected future tax amounts for the temporary differences between carrying amounts and tax bases of assets and liabilities, computed using enacted tax rates. A valuation allowance, if needed, reduces deferred tax assets to the amount more likely than not to be realized.

A tax position is recognized as a benefit only if it is “more likely than not” that the tax position would be sustained in a tax examination, with a tax examination being presumed to occur. The amount recognized is the largest amount of tax benefit that is greater than 50 percent likely of being realized on examination. For tax positions not meeting the “more likely than not” test, no tax benefit is recorded.

The Company recognizes interest and/or penalties related to income tax matters in income tax expense.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
CCCB BANCORP, INC. (Continued)  
For the Years Ended December 31, 2025 and 2024

**NOTE 1 – SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**Advertising Costs:** Advertising costs are expensed as incurred and recorded in other expenses.

**Earnings Per Share:** Basic earnings per share is calculated as net income divided by the weighted-average number of common shares outstanding during the period.

**Comprehensive Income (Loss):** Comprehensive income (loss) consists of net income and other comprehensive income (loss). Other comprehensive income (loss) includes unrealized gains and losses on investment securities available for sale and changes in the funded status of the supplemental retirement plan, which are recognized as separate components of stockholders' equity. The Bank reported comprehensive income (loss) of \$624,404 and (\$652,087) for December 31, 2025 and 2024, respectively.

**Loss Contingencies:** Loss contingencies, including claims and legal actions arising in the ordinary course of business, are recorded as liabilities when the likelihood of loss is probable and an amount or range of loss can be reasonably estimated. Management does not believe there now are such matters that will have a material effect on the financial statements.

**Fair Value of Financial Instruments:** Fair values of financial instruments are estimated using relevant market information and other assumptions, as more fully disclosed in a separate note. Fair value estimates involve uncertainties and matters of significant judgment regarding interest rates, credit risk, prepayments, and other factors, especially in the absence of broad markets for particular items. Changes in assumptions or in market conditions could significantly affect the estimates.

**Transfer of Financial Assets:** Transfers of financial assets, typically residential real estate loans for the Bank, are accounted for as sales when control over the assets has been surrendered. Control over transferred assets is deemed to be surrendered when (1) the assets have been isolated from the Bank, (2) the transferee obtains the right (free of conditions that constrain it from taking advantage of that right) to pledge or exchange the transferred assets, and (3) the Bank does not maintain effective control over the transferred assets through an agreement to repurchase them before their maturity.

**Segment Reporting:** While the chief decision-makers monitor the revenue streams of the various products and services, operations are managed and financial performance is evaluated on a Company-wide basis. The Company has identified the Bank as the only reporting segment, as more fully disclosed in Note 20 Segment Reporting.

**Reclassifications:** Some items in the prior year financial statements were reclassified to conform to the current presentation. Reclassifications had no effect on prior year net income or stockholders' equity.

**Accounting Pronouncements Adopted in 2025:** During the year ended December 31, 2025, the Company adopted ASU 2023-09, "Improvements to Income Tax Disclosure," which expands the disclosure requirements for income taxes. The amendment in this update improves financial reporting by requiring disclosure of greater disaggregation of information in the income tax rate reconciliation. The amendment in this update also improves financial reporting by requiring disclosure of income taxes paid by jurisdiction to improve visibility of income taxes paid information. The adoption did not have a material impact on the Company's consolidated financial statements. See Note 10 Income Taxes for more information.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
CCCB BANCORP, INC. (Continued)  
For the Years Ended December 31, 2025 and 2024

**NOTE 2 – REVENUE RECOGNITION**

Revenue recognition under Topic 606 does not apply to revenue associated with financial instruments, including revenue from loans and securities. In addition, certain noninterest income streams such as fees associated with mortgage servicing rights, bank-owned life insurance and financial guarantees are also not in scope of the new guidance. Topic 606 is applicable to noninterest revenue streams such as deposit related fees, interchange fees and merchant income. Noninterest revenue streams in scope of Topic 606 are discussed below.

*Service Charges on Deposit Accounts*

Service charges on deposit accounts consist of overdraft charges, monthly service fees, check orders, and other deposit account related fees. The Company's performance obligation for monthly service fees is generally satisfied, and the related revenue recognized, over the period in which the service is provided. Check orders and other deposit account-related fees are largely transactional based: and therefore, the Company's performance obligation is satisfied, and related revenue recognized, at a point in time. Payment for service charges on deposit accounts is primarily received immediately or in the following month through a direct charge to customers' accounts.

*Fees, exchange, and other service charges*

This is primarily comprised of debit card income, ATM fees, merchant services income, and other service charges. Debit card income is primarily comprised of interchange fees earned whenever the Company's debit and credit cards are processed through card payment networks such as Visa. ATM fees are primarily generated when a Company cardholder uses a non-Company ATM or a non-Company cardholder uses a Company ATM. Other service charges include cashier's checks, check charges, and other services. The Company's performance obligation for fees, exchange, and other service charges are largely satisfied, and related revenue recognized when the services are rendered or upon completion. Payment is typically received immediately or in the following month.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 3 – INVESTMENT SECURITIES**

The following table summarizes the amortized cost and fair value of investment securities at December 31, 2025 and 2024, and the corresponding amounts of gross unrealized gains and losses.

	December 31, 2025				
	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Allowance for Credit Losses	Fair Value
Available for Sale:					
U.S. government sponsored entities and agencies	\$ 6,562,702	\$ -	\$ (862,545)	\$ -	\$ 5,700,157
State and municipal bonds – tax free	17,606,819	287	(3,171,319)	-	14,435,787
Residential mortgage-backed securities	3,686,937	-	(550,100)	-	3,136,837
	<u>\$ 27,856,458</u>	<u>\$ 287</u>	<u>\$ (4,583,964)</u>	<u>\$ -</u>	<u>\$ 23,272,781</u>
	December 31, 2024				
	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Allowance for Credit Losses	Fair Value
Available for Sale:					
U.S. government sponsored entities and agencies	\$ 7,204,238	\$ -	\$ (1,203,042)	\$ -	\$ 6,001,196
State and municipal bonds – tax free	17,583,936	185	(3,395,654)	-	14,188,467
Residential mortgage-backed securities	4,050,438	-	(767,892)	-	3,282,546
	<u>\$ 28,838,612</u>	<u>\$ 185</u>	<u>\$ (5,366,588)</u>	<u>\$ -</u>	<u>\$ 23,472,209</u>

There were no sales of securities in the years ended December 31, 2025 and 2024, respectively.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 3 – INVESTMENT SECURITIES (Continued)**

The amortized cost and fair value of investment securities by contractual maturity are shown below.

Actual investment maturities will differ from contractual maturities because issuers have the right to call or prepay obligations with or without call or prepayment penalties. Securities not due at a single maturity date are shown separate.

The following table summarizes the amortized cost and fair value maturities of debt securities available for sale at December 31, 2025.

	December 31, 2025	
	Amortized Cost	Fair Value
Debt securities available for sale		
Due in one year or less	\$ -	\$ -
Due after one year through five years	1,999,438	1,853,501
Due after five years through ten years	5,092,137	4,543,886
Due after ten years	17,077,946	13,738,557
Residential mortgage-back securities	3,686,937	3,136,837
	<u>\$ 27,856,458</u>	<u>\$ 23,272,781</u>

The following table summarizes investment securities with unrealized losses at December 31, 2025 by major security type and length of time in a continuous unrealized loss position:

	December 31, 2025					
	Less Than 12 Months		12 Months or Longer		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
U.S. government sponsored entities and agencies	\$ -	\$ -	\$ 5,700,157	\$ (862,545)	\$ 5,700,157	\$ (862,545)
State and municipal bonds-tax free	-	-	13,305,500	(3,171,319)	13,305,500	(3,171,319)
Residential mortgage-backed securities	-	-	3,136,837	(550,100)	3,136,837	(550,100)
	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 22,142,494</u>	<u>\$ (4,583,964)</u>	<u>\$ 22,142,494</u>	<u>\$ (4,583,964)</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 3 – INVESTMENT SECURITIES (Continued)**

The following table summarizes investment securities with unrealized losses at December 31, 2024, by major security type and length of time in a continuous unrealized loss position:

	December 31, 2024					
	Less Than 12 Months		12 Months or Longer		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
U.S. government sponsored entities and agencies	\$ 566,279	\$ (5,150)	\$ 5,434,917	\$ (1,197,892)	\$ 6,001,196	\$ (1,203,042)
State and municipal bonds-tax free	1,370,073	(49,928)	12,448,210	(3,345,726)	13,818,283	(3,395,654)
Residential mortgage- backed securities	-	-	3,282,546	(767,892)	3,282,546	(767,892)
	<u>\$ 1,936,352</u>	<u>\$ (55,078)</u>	<u>\$ 21,165,673</u>	<u>\$ (5,311,510)</u>	<u>\$ 23,102,025</u>	<u>\$ (5,366,588)</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 3 – INVESTMENT SECURITIES (Continued)**

Unrealized losses on the 59 securities at December 31, 2025, have not been recognized into income because the securities are of high credit quality (rated AA or higher), management does not intend to sell and it is not more likely than not that management would be required to sell the securities prior to their anticipated recoveries, and the decline in fair value is largely due to changes in interest rates and other market conditions. The fair value is expected to recover as the securities approach their maturities. The Bank has not recorded an allowance for credit losses at December 31, 2025 or 2024.

All of the mortgage-backed and agency securities held by the Bank were issued by U.S. government-sponsored entities and agencies, institutions that the government has affirmed its commitment to support.

The Bank has pledged investment securities with an approximate carrying value of \$14,629,299 and \$10,559,022 as of December 31, 2025 and 2024, respectively, to qualify for fiduciary powers in securing public monies as required by law and for other purposes.

**NOTE 4 – LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES**

Loans at year-end were as follows:

	<u>2025</u>	<u>2024</u>
Commercial	\$ 21,076,288	\$ 18,254,397
Commercial real estate	157,572,154	135,157,143
Residential real estate	37,560,341	32,225,142
Consumer:		
Auto	4,140,835	3,627,296
Other	<u>3,795,379</u>	<u>4,333,538</u>
	224,144,997	193,597,516
Net deferred loan fees	(575,765)	(400,713)
Allowance for credit losses	<u>(1,480,467)</u>	<u>(1,487,482)</u>
Loans receivable, net	<u>\$ 222,088,765</u>	<u>\$ 191,709,321</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 4 – LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (Continued)**

The following tables present the activity in the allowance for credit losses by portfolio segment for the years ended December 31, 2025 and 2024:

	<u>Commercial</u>	<u>Commercial Real Estate</u>	<u>Residential Real Estate</u>	<u>Consumer Auto</u>	<u>Consumer Other</u>	<u>Unallocated</u>	<u>Total</u>
Allowance for credit losses:							
Beginning balance, January 1, 2025	\$ 302,000	\$ 861,482	\$ 236,000	\$ 17,999	\$ 18,001	\$ 52,000	\$ 1,487,482
Provision (recovery) for credit losses	(20,000)	13,847	55,000	(4,999)	(9,848)	-	34,000
Loans charged-off	-	-	(45,862)	-	-	-	(45,862)
Recoveries	-	-	-	-	4,847	-	4,847
Total ending balance, December 31, 2025	<u>\$ 282,000</u>	<u>\$ 875,329</u>	<u>\$ 245,138</u>	<u>\$ 13,000</u>	<u>\$ 13,000</u>	<u>\$ 52,000</u>	<u>\$ 1,480,467</u>

	<u>Commercial</u>	<u>Commercial Real Estate</u>	<u>Residential Real Estate</u>	<u>Consumer Auto</u>	<u>Consumer Other</u>	<u>Unallocated</u>	<u>Total</u>
Allowance for credit losses:							
Beginning balance, January 1, 2024	\$ 230,000	\$ 767,205	\$ 210,000	\$ 15,000	\$ 16,000	\$ 251,000	\$ 1,489,205
Provision (recovery) for credit losses	122,613	94,277	26,000	(9,310)	2,420	(199,000)	37,000
Loans charged-off	(50,613)	-	-	(3,271)	(419)	-	(54,303)
Recoveries	-	-	-	15,580	-	-	15,580
Total ending balance, December 31, 2024	<u>\$ 302,000</u>	<u>\$ 861,482</u>	<u>\$ 236,000</u>	<u>\$ 17,999</u>	<u>\$ 18,001</u>	<u>\$ 52,000</u>	<u>\$ 1,487,482</u>

The change in the provision (recovery) for credit losses for the year ended December 31, 2025, were due to improved forecast estimates for the next two years, decreases in the historical loss ratios in the current year, and adjustments to qualitative factors.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 4 – LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (Continued)**

The Bank maintained an unallocated reserve for the years ended December 31, 2025 and 2024, to account for potential losses related to the expansion into Erie county, where no historical data is available to estimate losses.

Accrued interest receivable on loans totaled \$836,932 and \$607,062 at December 31, 2025 and 2024, respectively.

The following tables present the amortized cost basis of loans on nonaccrual status and loans past due 90 days or more still accruing interest as of December 31, 2025 and 2024:

2025	Nonaccrual with no ACL	Nonaccrual with ACL	Total Nonaccrual	Loans Past Due Over 90 Days Still Accruing	Total Nonperforming
Commercial	\$ 31,543	\$ -	\$ 31,543	\$ -	\$ 31,543
Commercial Real Estate	271,511	828,206	1,099,717	-	1,099,717
Residential Real Estate	-	162,076	162,076	-	162,076
Total	<u>\$ 303,054</u>	<u>\$ 990,282</u>	<u>\$ 1,293,336</u>	<u>\$ -</u>	<u>\$ 1,293,336</u>

2024	Nonaccrual with no ACL	Nonaccrual with ACL	Total Nonaccrual	Loans Past Due Over 90 Days Still Accruing	Total Nonperforming
Commercial Real Estate	\$ 325,518	\$ 30,572	\$ 356,090	\$ -	\$ 356,090
Residential Real Estate	29,065	78,693	107,758	-	107,758
Consumer	9,259	29,242	38,501	-	38,501
Total	<u>\$ 363,842</u>	<u>\$ 138,507</u>	<u>\$ 502,349</u>	<u>\$ -</u>	<u>\$ 502,349</u>

The following tables present, by class of loans, the amortized cost basis of collateral-dependent nonperforming loans and type of collateral as of December 31, 2025 and 2024:

	Property/Land	Equipment/Other	2025
Commercial	\$	\$ 31,543	\$ 31,543
Commercial real estate	1,099,717	-	1,099,717
Residential real estate	162,076	-	162,076
		<u>\$</u>	<u>\$ 1,293,336</u>

	Property/Land	2024
Commercial real estate	\$ 356,090	\$ 356,090
Residential real eEstate	107,758	107,758
Consumer	38,501	38,501
		<u>\$ 502,349</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
CCCBBANCORP, INC. (Continued)  
For the Years Ended December 31, 2025 and 2024

**NOTE 4 – LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (Continued)**

The following tables present the aging of the recorded investment in loans as of December 31, 2025 and 2024, by class of loan:

2025	Total	30–59 Days Past Due	60–89 Days Past Due	90 Days or More Past Due	Total Past Due	Loans Not Past Due
Commercial	\$ 21,076,288	\$ 335,982	\$ 31,543	\$ -	\$ 367,525	\$ 20,708,763
Commercial real estate	157,572,154	1,330,642	99,884	1,099,717	2,530,243	155,041,911
Residential real estate	37,560,341	242,496	94,602	162,076	499,174	37,061,167
Consumer:						
Auto	4,140,835	-	-	-	-	4,140,835
Other	3,795,379	4,472	-	-	4,472	3,790,907
<b>Total</b>	<b>\$ 224,144,997</b>	<b>\$ 1,913,592</b>	<b>\$ 226,029</b>	<b>\$ 1,261,793</b>	<b>\$ 3,401,414</b>	<b>\$ 220,743,583</b>

2024	Total	30–59 Days Past Due	60–89 Days Past Due	90 Days or More Past Due	Total Past Due	Loans Not Past Due
Commercial	\$ 18,254,397	\$ 96,834	\$ -	\$ -	\$ 96,834	\$ 18,157,563
Commercial real estate	135,157,143	333,106	-	356,090	689,196	134,467,947
Residential real estate	32,225,142	499,224	192,689	107,758	799,671	31,425,471
Consumer:						
Auto	3,627,296	-	-	-	-	3,627,296
Other	4,333,538	18,759	-	38,501	57,260	4,276,278
<b>Total</b>	<b>\$ 193,597,516</b>	<b>\$ 947,923</b>	<b>\$ 192,689</b>	<b>\$ 502,349</b>	<b>\$ 1,642,961</b>	<b>\$ 191,954,555</b>

**Credit Quality Indicators:**

The Bank categorizes commercial and commercial real estate loans into risk categories based on relative information about the ability of borrowers to service their debt, such as current financial information, historical payment experience, credit documentation, public information, and current economic trends, among other factors. The Bank analyzes loans individually by classifying the loans as to credit risk. This analysis typically uses the following definitions for risk ratings:

**Special Mention.** Loans classified as special mention have a potential weakness that deserves management's close attention. If left uncorrected, these potential weaknesses may result in deterioration of the repayment prospects for the loan or of the institution's credit position at some future date.

**Substandard.** Loans classified as substandard are inadequately protected by the current net worth and paying capacity of the obligor or of the collateral pledged, if any. Loans so classified have a well-defined weakness or weaknesses that jeopardize the liquidation of the debt. They are characterized by the distinct possibility that the institution will sustain some loss if the deficiencies are not corrected.

**Doubtful.** Loans classified as doubtful have all the weaknesses inherent in those classified as substandard, with the added characteristic that the weaknesses make collection or liquidation in full, on the basis of currently existing facts, conditions, and values, highly questionable and improbable.

Loans not meeting the criteria above that are analyzed individually as part of the above described process are considered to be pass rated loans. Loans listed as not rated are evaluated for credit quality based on aging status, which was previously presented.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 4 – LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (Continued)**

The following tables summarize the aggregate pass and criticized categories of: special mention, substandard, and doubtful within the internal risk rating system as of December 31, 2025 and 2024:

		Term Loans Amortized Costs Basis by Origination Year						
		2025	2024	2023	2022	2021	Prior	Total
December 31, 2025								
Commercial								
	Risk Rating							
	Pass	\$ 6,067,513	\$ 3,325,301	\$ 3,463,435	\$ 1,335,204	\$ 2,019,447	\$ 4,833,845	\$ 21,044,745
	Special Mention	-	-	-	-	-	-	-
	Substandard	-	31,543	-	-	-	-	31,543
	Doubtful	-	-	-	-	-	-	-
	Total	<u>\$ 6,067,513</u>	<u>\$ 3,356,844</u>	<u>\$ 3,463,435</u>	<u>\$ 1,335,204</u>	<u>\$ 2,019,447</u>	<u>\$ 4,833,845</u>	<u>\$ 21,076,288</u>
Commercial								
	Current period gross charge-offs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Commercial real estate								
	Risk Rating							
	Pass	\$ 41,688,999	\$ 19,267,901	\$ 17,922,717	\$ 24,601,956	\$ 17,115,097	\$ 35,917,942	\$ 156,514,612
	Special Mention	-	-	-	-	-	161,224	161,224
	Substandard	-	-	-	24,563	-	871,755	896,318
	Doubtful	-	-	-	-	-	-	-
	Total	<u>\$ 41,688,999</u>	<u>\$ 19,267,901</u>	<u>\$ 17,922,717</u>	<u>\$ 24,626,519</u>	<u>\$ 17,115,097</u>	<u>\$ 36,950,921</u>	<u>\$ 157,572,154</u>
Commercial real estate								
	Current period gross charge-offs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total								
	Risk Rating							
	Pass	\$ 47,756,512	\$ 22,593,202	\$ 21,386,152	\$ 25,937,160	\$ 19,134,544	\$ 40,751,787	\$ 177,559,357
	Special Mention	-	-	-	-	-	161,224	161,224
	Substandard	-	31,543	-	24,563	-	871,755	927,861
	Doubtful	-	-	-	-	-	-	-
	Total	<u>\$ 47,756,512</u>	<u>\$ 22,624,745</u>	<u>\$ 21,386,152</u>	<u>\$ 25,961,723</u>	<u>\$ 19,134,544</u>	<u>\$ 41,784,766</u>	<u>\$ 178,648,442</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 4 – LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (Continued)**

		Term Loans Amortized Costs Basis by Origination Year						
December 31, 2024		2024	2023	2022	2021	2020	Prior	Total
Commercial								
Risk Rating								
Pass		\$ 4,225,349	\$ 4,488,127	\$ 1,937,958	\$ 2,197,991	\$ 2,281,993	\$ 2,735,684	\$ 17,867,102
Special Mention		-	-	-	-	-	387,295	387,295
Substandard		-	-	-	-	-	-	-
Doubtful		-	-	-	-	-	-	-
Total		<u>\$ 4,225,349</u>	<u>\$ 4,488,127</u>	<u>\$ 1,937,958</u>	<u>\$ 2,197,991</u>	<u>\$ 2,281,993</u>	<u>\$ 3,122,979</u>	<u>\$ 18,254,397</u>
Commercial								
Current period gross charge-offs		\$ -	\$ -	\$ 27,611	\$ -	\$ -	\$ 23,002	\$ 50,613
Commercial real estate								
Risk Rating								
Pass		\$ 19,502,614	\$ 23,924,794	\$ 27,124,410	\$ 19,190,375	\$ 21,265,366	\$ 23,567,355	\$ 134,574,914
Special Mention		-	-	-	-	-	226,140	226,140
Substandard		-	-	-	-	-	356,089	356,089
Doubtful		-	-	-	-	-	-	-
Total		<u>\$ 19,502,614</u>	<u>\$ 23,924,794</u>	<u>\$ 27,124,410</u>	<u>\$ 19,190,375</u>	<u>\$ 21,265,366</u>	<u>\$ 24,149,584</u>	<u>\$ 135,157,143</u>
Commercial real estate								
Current period gross charge-offs		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total								
Risk Rating								
Pass		\$ 23,727,963	\$ 28,412,921	\$ 29,062,368	\$ 21,388,366	\$ 23,547,359	\$ 26,303,039	\$ 152,442,016
Special Mention		-	-	-	-	-	613,435	613,435
Substandard		-	-	-	-	-	356,089	356,089
Doubtful		-	-	-	-	-	-	-
Total		<u>\$ 23,727,963</u>	<u>\$ 28,412,921</u>	<u>\$ 29,062,368</u>	<u>\$ 21,388,366</u>	<u>\$ 23,547,359</u>	<u>\$ 27,272,563</u>	<u>\$ 153,411,540</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 4 – LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (Continued)**

The following tables present the recorded investment in residential real estate and consumer loans based on performing status as of December 31, 2025 and 2024:

	Term Loans Amortized Costs Basis by Origination Year						Total
	2025	2024	2023	2022	2021	Prior	
December 31, 2025							
Residential real estate							
Payment Performance							
Performing	\$ 8,712,291	\$ 2,947,869	\$ 2,990,257	\$ 4,757,832	\$ 5,279,452	\$ 12,710,564	\$ 37,398,265
Nonperforming	-	-	-	-	-	162,076	162,076
Total	<u>\$ 8,712,291</u>	<u>\$ 2,947,869</u>	<u>\$ 2,990,257</u>	<u>\$ 4,757,832</u>	<u>\$ 5,279,452</u>	<u>\$ 12,872,640</u>	<u>\$ 37,560,341</u>
Residential real estate							
Current period gross charge-offs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 45,862	\$ 45,862
Consumer auto							
Payment Performance							
Performing	\$ 2,033,784	\$ 1,231,362	\$ 587,095	\$ 215,725	\$ 52,472	\$ 20,397	\$ 4,140,835
Nonperforming	-	-	-	-	-	-	-
Total	<u>\$ 2,033,784</u>	<u>\$ 1,231,362</u>	<u>\$ 587,095</u>	<u>\$ 215,725</u>	<u>\$ 52,472</u>	<u>\$ 20,397</u>	<u>\$ 4,140,835</u>
Consumer auto							
Current period gross charge-offs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Consumer other							
Payment Performance							
Performing	\$ 519,573	\$ 562,927	\$ 538,980	\$ 333,095	\$ 374,509	\$ 1,466,295	\$ 3,795,379
Nonperforming	-	-	-	-	-	-	-
Total	<u>\$ 519,573</u>	<u>\$ 562,927</u>	<u>\$ 538,980</u>	<u>\$ 333,095</u>	<u>\$ 374,509</u>	<u>\$ 1,466,295</u>	<u>\$ 3,795,379</u>
Consumer other							
Current period gross charge-offs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total							
Payment Performance							
Performing	\$ 11,265,648	\$ 4,742,158	\$ 4,116,332	\$ 5,306,652	\$ 5,706,433	\$ 14,197,256	\$ 45,334,479
Nonperforming	-	-	-	-	-	162,076	162,076
Total	<u>\$ 11,265,648</u>	<u>\$ 4,742,158</u>	<u>\$ 4,116,332</u>	<u>\$ 5,306,652</u>	<u>\$ 5,706,433</u>	<u>\$ 14,359,332</u>	<u>\$ 45,496,555</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 4 – LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES (Continued)**

December 31, 2024	Term Loans Amortized Costs Basis by Origination Year						
	2024	2023	2022	2021	2020	Prior	Total
Residential real estate							
Payment Performance							
Performing	\$ 3,517,536	\$ 3,103,515	\$ 5,626,477	\$ 5,489,613	\$ 3,160,869	\$ 11,219,375	\$ 32,117,385
Nonperforming	-	-	-	-	-	107,757	107,757
Total	<u>\$ 3,517,536</u>	<u>\$ 3,103,515</u>	<u>\$ 5,626,477</u>	<u>\$ 5,489,613</u>	<u>\$ 3,160,869</u>	<u>\$ 11,327,132</u>	<u>\$ 32,225,142</u>
Residential real estate							
Current period gross charge-offs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Consumer auto							
Payment Performance							
Performing	\$ 1,945,013	\$ 916,545	\$ 478,601	\$ 194,704	\$ 40,649	\$ 13,283	\$ 3,588,795
Nonperforming	-	-	-	-	-	38,501	38,501
Total	<u>\$ 1,945,013</u>	<u>\$ 916,545</u>	<u>\$ 478,601</u>	<u>\$ 194,704</u>	<u>\$ 40,649</u>	<u>\$ 51,784</u>	<u>\$ 3,627,296</u>
Consumer auto							
Current period gross charge-offs	\$ -	\$ -	\$ 3,271	\$ -	\$ -	\$ -	\$ 3,271
Consumer other							
Payment Performance							
Performing	\$ 1,155,580	\$ 555,769	\$ 437,132	\$ 454,157	\$ 498,527	\$ 1,232,373	\$ 4,333,538
Nonperforming	-	-	-	-	-	-	-
Total	<u>\$ 1,155,580</u>	<u>\$ 555,769</u>	<u>\$ 437,132</u>	<u>\$ 454,157</u>	<u>\$ 498,527</u>	<u>\$ 1,232,373</u>	<u>\$ 4,333,538</u>
Consumer other							
Current period gross charge-offs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 419	\$ 419
Total							
Payment Performance							
Performing	\$ 6,618,129	\$ 4,575,829	\$ 6,542,210	\$ 6,138,474	\$ 3,700,045	\$ 12,465,031	\$ 40,039,718
Nonperforming	-	-	-	-	-	146,258	146,258
Total	<u>\$ 6,618,129</u>	<u>\$ 4,575,829</u>	<u>\$ 6,542,210</u>	<u>\$ 6,138,474</u>	<u>\$ 3,700,045</u>	<u>\$ 12,611,289</u>	<u>\$ 40,185,976</u>

**Modifications**

The Bank had \$33,601 and \$0 in modifications for borrowers experiencing financial difficulty outstanding at December 31, 2025 and 2024, respectively. The Bank approved the new modification in 2025 for a reduction in the interest rate from 7.50 percent to 7.00 percent and no defaults from the borrower in the current year.

**NOTE 5 – OTHER REAL ESTATE OWNED (OREO)**

Other real estate owned acquired in settlement of loans are carried at fair value, less estimated costs to sell. At December 31, 2025, the Bank recognized \$37,000 in assets that were foreclosed on or received via a deed in lieu transaction prior to the period end included with the other real estate owned. At December 31, 2024, there were no assets that were foreclosed on or received via a deed in lieu transaction prior to the period end included with the other real estate owned. As of December 31, 2025, the Bank had initiated formal foreclosure proceedings on consumer residential mortgages, which have not yet been transferred into foreclosed assets, of \$192,333.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 6 – LOAN SERVICING**

Mortgage loans serviced for others are not reported as assets. The principal balances of these loans at years ended December 31, 2025 and 2024, are \$15,024,769 and \$16,816,000, respectively. Servicing fees received totaled \$39,757 and \$44,780 for the years ended December 31, 2025 and 2024, respectively.

Custodial escrow balances maintained in connection with serviced loans were \$276,003 and \$265,215 at year-end 2025 and 2024, respectively.

Activity for loan servicing rights reported in other assets follows:

	<u>2025</u>	<u>2024</u>
Beginning of year	\$ 87,635	\$ 113,069
Amount capitalized	8,300	4,670
Disposals	(11,899)	(7,971)
Amortized to expense	<u>(19,292)</u>	<u>(22,133)</u>
End of year	<u>\$ 64,744</u>	<u>\$ 87,635</u>

**NOTE 7 – PREMISES AND EQUIPMENT, NET**

Year-end premises and equipment were as follows:

	<u>2025</u>	<u>2024</u>
Land	\$ 783,274	\$ 783,274
Buildings and improvements	2,776,932	2,712,548
Furniture and equipment	2,502,161	2,474,866
Leasehold improvements	37,388	37,388
Deposits on equipment	<u>49,270</u>	<u>43,534</u>
	6,149,025	6,051,610
Accumulated depreciation	<u>(3,375,930)</u>	<u>(3,286,624)</u>
End of year	<u>\$ 2,773,095</u>	<u>\$ 2,764,986</u>

Depreciation expense was \$290,745 and \$315,187 for 2025 and 2024, respectively.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 7 – PREMISES AND EQUIPMENT, NET (Continued)**

**Leases**

A lease is defined as a contract, or part of a contract, that conveys the right to control the use of identified property, plant, or equipment for a period of time in exchange for consideration. The Bank recorded right-of-use (ROU) assets of \$581,891 and \$617,392 and corresponding lease liabilities in the amount of \$603,661 and \$631,905, in 2025 and 2024, respectively, that are included in other assets and other liabilities on the Consolidated Balance Sheet. The lease agreements are accounted for as operating leases.

The Bank's leases consist of real estate property for its offices with terms extending through 2037.

The following table represents the Consolidated Balance Sheet classification of the Bank's ROU asset and lease liability. The Bank elected not to include short-term leases (i.e., leases with initial terms of 12 months or less) on the Consolidated Balance Sheet.

Future minimum payments for the operating lease with an initial or remaining term of one year or more as of December 31, 2025 were as follows:

Year Ended December 31:	Operating Leases
2026	\$ 58,146
2027	58,146
2028	65,123
2029	65,123
2030	65,123
2031 and after	<u>494,935</u>
Total Future Minimum Lease Payments	806,596
Present Value Discounted Interest	<u>(202,935)</u>
Present Value of Net Future Minimum Lease Payments	<u><u>\$ 603,661</u></u>

The calculated amount of the ROU asset and lease liability in the table above is impacted by the length of the lease term and the discount rate used to present value the minimum lease payments. The Bank utilized its incremental borrowing rate at lease inception, on a collateralized basis, over a similar term, as the rate implicit in the lease was not readily determinable. The weighted-average life of the remaining leases is 180 months. The discount rates used on the lease in 2025 and 2024 is 4.83 percent. Cash paid for amounts included in the measurement of lease liability was \$58,146 for the years ended December 31, 2025 and 2024, respectively.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 8 – DEPOSITS**

The following table presents a breakdown of deposit types at December 31, 2025 and 2024:

	2025	2024
Noninterest bearing	\$ 51,708,203	\$ 45,637,230
Interest bearing:		
Demand deposit	8,816,558	10,977,109
Money market deposit account	21,239,777	23,081,661
Savings	17,801,666	17,953,141
Certificates of deposit	138,035,783	116,643,518
Total interest bearing	185,893,784	168,655,429
Total deposits	\$ 237,601,987	\$ 214,292,659

Scheduled maturities of time deposits over the next five years as of December 31, 2025, were as follows:

	Amount	Percent
2026	\$ 124,841,400	90.4 %
2027	11,562,940	8.4
2028	865,820	0.6
2029	397,274	0.3
2030	368,349	0.3
	\$ 138,035,783	100.0 %

The Bank had time deposits that meet or exceed the FDIC limit of \$250,000, amounting to \$37,417,049 and \$30,484,600 at December 31, 2025 and 2024, respectively.

**NOTE 9 – FEDERAL HOME LOAN BANK ADVANCES**

At December 31, 2025, the Bank had FHLB advances amounting to \$8,500,000, maturing on January 2, 2026, at a fixed rate of 3.99 percent. There were no FHLB advances outstanding at December 31, 2024.

Based on available collateral and the Bank's holdings of FHLB stock, the Bank is eligible to borrow up to a total of \$104.9 million at year-end.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 10 – INCOME TAXES**

The income taxes provision (benefit) for the years ended December 31, 2025 and 2024, consists of the following:

	2025		2024	
Current	\$ 127,012	\$	599	
Deferred	(25,481)		(86,003)	
	\$ 101,531	\$	(85,404)	

The differences between the expected and actual tax provision expressed as percentages of income before income tax for the years ended December 31, 2025 and 2024, are as follows:

	2025			2024		
	Amount	% of Pre-tax Income		Amount	% of Pre-tax Income	
Provision at statutory rate	\$ 204,372	21.0 %	\$	15,682	21.0 %	
Tax-exempt interest income, net of disallowed interest expense	(92,623)	(9.5)		(91,747)	(122.9)	
Earnings from bank-owned life insurance	(26,899)	(2.8)		(21,514)	(28.8)	
Other, net	16,681	1.7		12,175	16.3	
Actual tax expense (benefit) and effective rate	\$ 101,531	10.4 %	\$	(85,404)	(114.4) %	

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 10 – INCOME TAXES (Continued)**

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities as of December 31, 2025 and 2024, are as follows:

	2025	2024
Deferred tax assets:		
Allowance for credit losses	\$ 281,441	\$ 274,301
Federal charitable contribution carryforward	9,795	16,630
Net operating loss carryforward	19,269	16,086
Accrued supplemental retirement	310,657	283,481
Unrealized losses on securities	959,639	1,126,945
Nonaccrual loan interest	12,635	8,162
Deferred loan origination fees	120,910	84,149
Organizational costs	17,742	19,594
Lease liability	126,769	132,700
	1,858,857	1,962,048
Deferred tax liabilities:		
Mortgage servicing rights	(13,596)	(18,404)
Premises and equipment	(71,992)	(38,851)
Right-of-use asset	(122,197)	(129,652)
	(207,785)	(186,907)
Net deferred tax asset	\$ 1,651,072	\$ 1,775,141

In assessing the realizability of deferred tax assets, management considers whether it is more likely than not that some portion or all of the deferred tax assets will not be realized. The ultimate realization of deferred tax assets is dependent upon the generation of future taxable income during the periods in which those temporary differences become deductible. Management considers the scheduled reversal of deferred tax liabilities, projected future taxable income, and tax planning strategies in making this assessment. Based upon the level of historical taxable income and projections for future taxable income over the periods that the deferred tax assets are deductible, management believes it is more likely than not the Bank will realize the benefits of these deductible differences. The amount of the deferred tax asset considered realizable, however, could be reduced in the near term if estimates of future taxable income during the carryforward period are reduced.

There were no unrecognized tax benefits recorded as of December 31, 2025 and 2024; as a result, no provision has been taken in the financial statements for possible interest and penalties related to unrecognized tax benefits, and the Bank has not recorded an accrual for the payment of interest and penalties as of December 31, 2025 and 2024. The Bank does not expect the amount of unrecognized tax benefits to materially change in the next 12 months.

The Bank is subject to U.S. federal income tax as well as a capital-based franchise tax in the State of Pennsylvania. The Bank is no longer subject to examination by the taxing authorities for 2021 and prior.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 11 – EMPLOYEE RETIREMENT PLANS**

The Bank sponsors a 401(k) profit sharing plan for the benefit of its employees, substantially all of whom are eligible to participate after meeting minimum qualifying standards. The Plan permits employees to make elective contributions to the Plan through pre-tax payroll deductions. The Bank has elected to make matching contributions on behalf of participating employees of 25 percent of employee contributions to the plan, up to 4 percent of their total wages. The Bank incurred expense for matching contributions to the plan, totaling \$18,096 and \$19,014 in 2025 and 2024, respectively.

The Bank maintains a supplemental employee retirement plan for certain executive officers of the Bank. These executive officers will receive 30 percent of their final base salary annually for 15 years, beginning with the later of retirement or age 65, subject to vesting provisions for years of service. The plan requires 10 years of service to be fully vested. Total expense related to the plan for the years ended December 31, 2025 and 2024, was \$90,326 and \$33,676, respectively. The accrued supplemental retirement liability for this plan was \$1,177,043 and \$1,093,917 at December 31, 2025 and 2024, respectively. Amortization of prior service cost for the years ended December 31, 2025 and 2024, was \$7,200. At December 31, 2025, the unamortized prior service cost from the supplemental retirement plan was \$18,400, for an after-tax amount of \$14,536, recorded in accumulated other comprehensive loss.

The Bank initiated a supplemental employee retirement plan for certain senior officers of the Bank on March 1, 2019. These senior officers will receive 20 percent of their final base salary annually for 15 years beginning with the later of retirement or age 65 subject to vesting provisions for years of service. The plan requires 7 years of service to be fully vested. Total expense related to the plan for the years ended December 31, 2025 and 2024, was \$46,287 and \$41,724, respectively. The accrued supplemental retirement liability for this plan for the years ended December 31, 2025 and 2024 was \$302,278 and \$255,991, respectively.

**NOTE 12 – OTHER EXPENSES**

Other expenses are as follows:

	<u>2025</u>	<u>2024</u>
Advertising	\$ 72,996	\$ 66,786
Pennsylvania bank shares tax	131,051	124,947
Charitable contributions	38,892	37,333
Postage and courier	110,408	88,565
Stationery and printing	150,622	136,887
Telephone	104,609	91,105
Directors fees	246,000	244,250
Insurance	79,052	94,695
Miscellaneous	<u>338,947</u>	<u>293,756</u>
	<u>\$ 1,272,577</u>	<u>\$ 1,178,324</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 13 – FINANCIAL INSTRUMENTS WITH OFF-BALANCE-SHEET RISK**

Some financial instruments, such as loan commitments, credit lines, letters of credit, and overdraft protection, are issued to meet customer financing needs. These are agreements to provide credit or to support the credit of others, as long as conditions established in the contract are met, and usually have expiration dates. Commitments may expire without being used. Off-balance-sheet risk to credit loss exists up to the face amount of these instruments, although material losses are not anticipated. The same credit policies are used to make such commitments as are used for loans, including obtaining collateral at exercise of the commitment.

The contractual amounts of financial instruments with off-balance-sheet risk at year end were as follows:

	2025 Fixed Rate	2025 Variable Rate	2024 Fixed Rate	2024 Variable Rate
Commitments to make loans	\$ 1,087,298	\$ 1,459,500	\$ 458,000	\$ 1,905,000
Unused lines of credit	344,543	18,839,000	365,000	20,899,000
Standby letters of credit	34,800	-	11,000	-

Commitments to make loans are generally made for periods of 90 days or less. The-fixed rate loan commitments at December 31, 2025, have interest rates ranging from 6.50 percent to 7.75 percent and maturities ranging from 10 years to 30 years. The fixed-rate loan commitments at December 31, 2024, had interest rates ranging from 6.50 percent to 7.75 percent and maturities ranging from 10 years to 30 years.

**NOTE 14 – CONCENTRATIONS, RISKS AND UNCERTAINTIES**

The Bank primarily grants loans to customers in Clarion, Armstrong, Venango, and Erie counties of Pennsylvania and maintains a diversified loan portfolio. The ability of its debtors to honor their contracts is not substantially dependent on any particular economic business sector.

The Bank has certain risks associated with deposit concentrations. The Bank had 117 accounts greater than \$250,000, representing \$69.0 million in deposits as of December 31, 2025 (29.0 percent of deposits as of December 31, 2025). As of December 31, 2024, the Bank had 117 accounts greater than \$250,000, representing \$62.9 million in deposits (29.3 percent of deposits as of December 31, 2024).

At December 31, 2025, approximately \$2.8 million of the Bank's cash and cash equivalents were maintained at various financial institutions in amounts that exceeded the \$250,000 limit on FDIC insured accounts. At December 31, 2024, approximately \$1.0 million of the Bank's cash and cash equivalents was maintained at various financial institutions in amounts that exceeded the \$250,000 limit on FDIC insured accounts.

The Bank is involved in various legal actions from normal business activities. Management believes that any liability arising from such actions will not have a material effect on the Bank's financial position.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 15 – RELATED PARTIES**

Certain executive officers, directors, and principal shareholders of the Bank, and companies in which they have beneficial ownership, were indebted (including loans, available lines of credit, open letters of credit, and third-party co-signors) to the Bank. Activity during 2025 and 2024 was as follows:

	Years Ended	
	December 31,	
	2025	2024
Beginning balance	\$ 1,814,700	\$ 1,893,936
New loans	238,759	-
Repayments	(359,140)	(79,236)
Ending balance	\$ 1,694,319	\$ 1,814,700

Deposits from principal officers, directors, and their affiliates at year-end 2025 and 2024 were \$6.9 million and \$7.9 million, respectively.

**NOTE 16 – REGULATORY MATTERS**

The Bank is subject to various regulatory capital requirements administered by the federal banking agencies. Failure to meet minimum capital requirements can initiate certain mandatory and possible additional discretionary actions by regulators that, if undertaken, could have a direct material effect on the Bank’s financial statements. Under capital adequacy guidelines and the regulatory framework for prompt corrective action, the Bank must meet specific capital guidelines that involve quantitative measures of the Bank’s assets, liabilities, and certain off-balance-sheet items, as calculated under U.S. GAAP, regulatory reporting requirements, and regulatory capital standards. The Bank’s capital amounts and classification are also subject to qualitative judgments by the regulators about components, risk weightings, and other factors. Management believes, as of December 31, 2025, that the Company and the Bank meet all capital adequacy requirements to which they are subject.

In November 2019, federal bank regulatory agencies finalized a rule that simplifies capital requirements for community banks by allowing them to optionally adopt a simple leverage ratio to measure capital adequacy, which removes requirements for calculating and reporting risk-based capital ratios for a qualifying community bank that has less than \$10 billion in total consolidated assets, limited amounts of off-balance-sheet exposures and trading assets and liabilities, and a leverage ratio greater than 9 percent. The community bank leverage ratio framework was effective on January 1, 2020. The Company elected to adopt the optional community bank leverage ratio framework in the first quarter of 2020.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 16 – REGULATORY MATTERS (Continued)**

The leverage ratios of the Bank at December 31, 2025 and 2024, are as follows:

	Actual		For Capital Adequacy Purposes		Corrective Action Provisions	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
As of December 31, 2025:						
Tier 1 capital (to average assets)	\$ 20,673	7.67 %	\$ 10,780	4.00 %	\$ 13,476	5.00 %
As of December 31, 2024:						
Tier 1 capital (to average assets)	\$ 20,043	8.41 %	\$ 9,532	4.00 %	\$ 11,915	5.00 %

Banking regulations limit the amount of dividends that may be paid without prior approval of regulatory agencies. Under these regulations, the amount of dividends that may be paid in any calendar year is limited to the current year's net profits, combined with the retained net profits of the preceding two years, subject to the capital requirements described above. Under Pennsylvania law, the Bank is only permitted to pay cash dividends equal to the retained earnings at the Bank.

**NOTE 17 – FAIR VALUE OF FINANCIAL INSTRUMENTS**

Fair value is the exchange price that would be received for an asset or paid to transfer a liability (exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. There are three levels of inputs that may be used to measure fair values:

Level I – Quoted prices (unadjusted) for identical assets or liabilities in active markets that the entity has the ability to access as of the measurement date.

Level II – Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level III – Significant unobservable inputs that reflect a bank's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

The Bank used the following methods and significant assumptions to estimate the fair value of each type of financial instrument:

Investment Securities Available for Sale: The fair values for investment securities are determined by quoted market prices, if available (Level I). For securities where quoted prices are not available, fair values are calculated based on market prices of similar securities (Level II). For securities where quoted prices or market prices of similar securities are not available, fair values are calculated using discounted cash flows or other market indicators (Level III).

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 17 – FAIR VALUE OF FINANCIAL INSTRUMENTS (Continued)**

Collateral-Dependent Loans: The fair value of collateral-dependent loans with specific allocations of the allowance for credit losses is generally based on recent real estate appraisals. These appraisals may utilize a single valuation approach or a combination of approaches, including comparable sales and the income approach. Adjustments are routinely made in the appraisal process by the independent appraisers to adjust for differences between the comparable sales and income data available for similar loans and collateral underlying such loans. Such adjustments are usually significant and typically result in a Level III classification of the inputs for determining fair value. Non-real estate collateral may be valued using an appraisal, net book value per the borrower’s financial statements, or aging reports, adjusted or discounted based on management’s historical knowledge, changes in market conditions from the time of the valuation, and management’s expertise and knowledge of the client and client’s business, resulting in a Level III fair value classification. Collateral-dependent loans are evaluated on a quarterly basis for additional impairment and adjusted accordingly.

Appraisals for both collateral-dependent loans are performed by certified general appraisers (for commercial properties) or certified residential appraisers (for residential properties) whose qualifications and licenses have been reviewed and verified by the Bank. Once received, the Appraisal Review Officer reviews the assumptions and approaches utilized.

Assets and liabilities measured at fair value on a recurring basis at December 31, 2025, are summarized below:

Description	December 31, 2025 Carrying Value	(Level I) Quoted Prices in Active Markets for Identical Assets	(Level II) Significant Other Observable Inputs	(Level III) Significant Unobservable Inputs
Investment securities available for sale:				
US government-sponsored entities and agencies	\$ 5,700,157	\$ 5,700,157	\$ -	-
State and municipal bonds – tax-free	14,435,787	-	14,435,787	-
Residential mortgage-backed securities	3,136,837	-	3,136,837	-
Total investment securities available for sale	<u>\$ 23,272,781</u>	<u>\$ 5,700,157</u>	<u>\$ 17,572,624</u>	<u>\$ -</u>

Assets and liabilities measured at fair value on a recurring basis at December 31, 2024, are summarized below:

Description	December 31, 2024 Carrying Value	(Level I) Quoted Prices in Active Markets for Identical Assets	(Level II) Significant Other Observable Inputs	(Level III) Significant Unobservable Inputs
Investment securities available for sale:				
US government-sponsored entities and agencies	\$ 6,001,196	\$ 6,001,196	\$ -	-
State and municipal bonds – tax-free	14,188,467	-	14,188,467	-
Residential mortgage-backed securities	3,282,546	-	3,282,546	-
Total investment securities available for sale	<u>\$ 23,472,209</u>	<u>\$ 6,001,196</u>	<u>\$ 17,471,013</u>	<u>\$ -</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 17 – FAIR VALUE OF FINANCIAL INSTRUMENTS (Continued)**

Assets measured at fair value on a nonrecurring basis at December 31, 2025 and 2024 are summarized below:

Description	December 31, 2025 Carrying Value	(Level I) Quoted Prices in Active Markets for Identical Assets	(Level II) Significant Other Observable Inputs	(Level III) Significant Unobservable Inputs
Collateral Dependent:				
Commercial	\$ 31,543	-	-	\$ 31,543
Commercial real estate	1,276,572	-	-	1,276,572
Residential real estate	103,229	-	-	103,229
Consumer	30,256	-	-	30,256

Description	December 31, 2024 Carrying Value	(Level I) Quoted Prices in Active Markets for Identical Assets	(Level II) Significant Other Observable Inputs	(Level III) Significant Unobservable Inputs
Collateral Dependent:				
Commercial	\$ 176,440	-	-	\$ 176,440
Commercial real estate	10,647	-	-	10,647
Residential real estate	47,200	-	-	47,200
Consumer	28,749	-	-	28,749

Collateral-dependent loans reported at fair value, which are measured for impairment using the fair value of the collateral for collateral-dependent loans, had a recorded investment of \$1,584,701, with an allowance for credit loss of \$143,101 at December 31, 2025 and \$516,945, with an allowance for credit loss of \$253,909 at December 31, 2024.

The following tables present quantitative information about level III fair value measurements for financial instruments measured at fair value on a nonrecurring basis at December 31, 2025 and 2024:

2025

	Fair Value	Valuation Techniques	Unobservable Inputs	Weighted Average
Collateral Dependent	\$ 1,441,600	Sales comparison approach	Adjustment for differences between comparable sales	28% (6% - 100% range)

2024

	Fair Value	Valuation Techniques	Unobservable Inputs	Weighted Average
Collateral Dependent	\$ 263,036	Sales comparison approach	Adjustment for differences between comparable sales	49% (5% - 75% range)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 17 – FAIR VALUE OF FINANCIAL INSTRUMENTS (Continued)**

The carrying amount and fair values of financial instruments not reported at fair value for December 31, 2025 and 2024, were as follows:

	2025				
	Carrying Amount	Fair Value	Level I	Level II	Level III
Financial assets:					
Certificates of deposit	\$ 100,000	\$ 98,900	\$ -	\$ -	\$ 98,900
Loans receivable, net	222,088,765	209,062,779	-	-	209,062,779
Financial liabilities:					
Deposits	\$ 237,601,987	\$ 238,029,162	\$ 99,487,162	\$ -	\$ 138,542,000
FHLB advances	8,500,000	8,500,000	-	-	8,500,000
2024					
2024	Carrying Amount	Fair Value	Level I	Level II	Level III
Financial assets:					
Certificates of deposit	\$ 100,000	\$ 101,175	\$ -	\$ -	\$ 101,175
Loans receivable, net	191,709,321	188,731,316	-	-	188,731,316
Financial liabilities:					
Deposits	\$ 214,443,437	\$ 214,748,400	\$ 97,800,400	\$ -	\$ 116,948,000
FHLB advances	-	-	-	-	-

For cash and cash equivalents, certificates of deposit, restricted bank stock, bank-owned life insurance, accrued interest receivable, and accrued interest payable, the carrying value is a reasonable estimate of fair value, and is considered a Level I measurement.

**NOTE 18 – EARNINGS PER COMMON SHARE**

The factors used in the earnings per common share computation follows:

	2025	2024
Net income	\$ <u>871,669</u>	\$ <u>160,082</u>
Weighted average common shares outstanding	<u>1,665,667</u>	<u>1,665,667</u>
Earnings per common share	\$ <u>0.52</u>	\$ <u>0.10</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 19 – ACCUMULATED OTHER COMPREHENSIVE (LOSS) INCOME**

The following are changes in accumulated other comprehensive (loss) income by component, net of tax, for the years ended December 31, 2025 and 2024:

	Unrealized Gains and Losses on Available-for-Sale Securities	Prior Service Cost on Supplemental Retirement Plan	Total
<u>December 31, 2025</u>			
Beginning balance	\$ (4,239,458)	\$ (20,224)	\$ (4,259,682)
Other comprehensive income before reclassification	618,354	-	618,354
Amounts reclassified from accumulated other comprehensive loss	-	5,688	5,688
Net current period other comprehensive income	618,354	5,688	624,042
Ending balance	\$ (3,621,104)	\$ (14,536)	\$ (3,635,640)
	Unrealized Gains and Losses on Available-for-Sale Securities	Prior Service Cost on Supplemental Retirement Plan	Total
<u>December 31, 2024</u>			
Beginning balance	\$ (3,581,683)	\$ (25,912)	\$ (3,607,595)
Other comprehensive loss before reclassification	(657,775)	-	(657,775)
Amounts reclassified from accumulated other comprehensive loss	-	5,688	5,688
Net current period other comprehensive loss	(657,775)	5,688	(652,087)
Ending balance	\$ (4,239,458)	\$ (20,224)	\$ (4,259,682)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 CCCB BANCORP, INC. (Continued)  
 For the Years Ended December 31, 2025 and 2024

**NOTE 19 – ACCUMULATED OTHER COMPREHENSIVE (LOSS) INCOME (Continued)**

The following table presents current period reclassifications out of accumulated other comprehensive loss and its impact on net income for the years ended December 31, 2025 and 2024:

	December 31, 2025	December 31, 2024
Prior service cost on supplemental retirement plan (recorded in salaries and employee benefits)	\$ (7,200)	\$ (7,200)
Income tax benefit	1,512	1,512
Reclassified amount, net of tax	\$ (5,688)	\$ (5,688)

**NOTE 20 – SEGMENT REPORTING**

ASC Topic 280 – Segment Reporting identifies operating segments as components of an enterprise that are evaluated regularly by the Company’s Chief Operating Decision Maker, our Chief Executive Officer, in deciding how to develop strategy, allocate resources, and assess performance.

While the Company monitors the revenue streams of the various products and services, operations are managed, and financial performance is evaluated on an entity-wide basis. The Company provides a variety of financial services to individuals and small businesses in New Bethlehem, Rimersburg, Franklin, Erie, and the surrounding communities through its branch network. Its primary deposit products are checking, savings, and term certificate accounts, and its primary lending products are commercial, residential and construction mortgages, small business and consumer loans.

Management has determined that the Company has one reportable segment consisting of Community Banking. Operating segments are aggregated into one segment, as operating results for all segments are similar. Accordingly, all the financial service operations are considered by management to be aggregated in one reportable operating segment.

The accounting policies for the Community Banking segment are the same as those of our consolidated entity.

The Chief Operating Decision Maker assesses performance and decides how to allocate resources based on net income that also is reported on the income statement as consolidated net income. The measure of segment assets is reported on the balance sheet as total consolidated assets.

Net income is used to monitor budget versus actual results. The Chief Operating Decision Maker uses two primary performance measures to gauge performance: return on average assets (ROA) and return on average equity (ROE). ROA measures how efficiently a bank generates income based on the amount of assets or size of a company. ROE measures the efficiency of a company in generating income based on the amount of equity or capital utilized. The Chief Operating Decision Maker also uses net income in competitive analysis by benchmarking to the Company’s competitors.

**NOTE 21 – SUBSEQUENT EVENTS**

The Company evaluated subsequent events for recognition or disclosure through March 25, 2026, the date the consolidated financial statements were available to be issued. No events have occurred that would require adjustments to or disclosure in the consolidated financial statements that were issued March 25, 2026.

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## SHAREHOLDER INFORMATION

### **Headquarters – Clarion**

333 W. Main Street  
Clarion, PA 16214  
Telephone (814) 226-6000

### **New Bethlehem Office**

308 Broad Street  
New Bethlehem, PA 16242  
Telephone (814) 275-1806

### **Rimersburg Office**

592 Main Street  
Rimersburg, PA 16248  
Telephone (814) 473-3000

### **Franklin Office**

1272 Elk Street  
Franklin, PA 16323  
Telephone (814) 437-1000

### **Erie Office**

2157 W. 8<sup>th</sup> Street  
Erie, PA 16505  
Telephone: (582) 852-2001

website: [www.clarionbank.com](http://www.clarionbank.com)

## **Stock Listing**

CCCB Bancorp, Inc.'s Common Stock is traded on the over-the counter market under the symbol "CCYY".

## **Auditors**

S.R. Snodgrass P.C.  
2009 Mackenzie Way  
Suite 340  
Cranberry Township, PA 16066

## **Board of Directors**

**William E. Hager III**, Chairman of the Board of the Company and the Bank – Attorney in private practice

**J. Todd Bish** - Licensed chiropractor owning and operating Bish Chiropractic Center

**Susanne A. Burns** - Pennsylvania-certified real estate appraiser for Burns & Burns Associates, Inc. and licensed real estate broker

**J. Fred Cherico** - President and Chief Operating Officer of Computer Support Associates, a designer and manager of computer networks

**Rodney R. Flick** – Chief Executive Officer and Secretary of C.B.F. Contracting, Inc., a commercial and industrial construction company

**Travis B. Heiser** – President and Chief Executive Officer of the Company and the Bank

**Stephen J. Jaworski** – Retired dentist and past owner of the dental practice, Stephen J. Jaworski DMD

**James L. Kifer** – Retired President, Chief Executive Officer and Chief Financial Officer of the Company and the Bank

**Mark V. Neiswonger** –Retired insurance agent and past owner and operator of the Neiswonger Insurance Agency Inc.

**Thomas B. Ray** - President of Thomas G. Ray, Inc. and Avonelle, Inc., companies engaged in the supermarket business

**Richard A. Shirey** - Owner of Shirey Farms dairy farm and ECM Exploration, a natural gas production company

## **Executive Officers**

### **Travis B. Heiser**

President, Chief Executive Officer

### **Michael Fornof**

Executive Vice President and Chief Credit Officer

### **Cheryl L. Shreckengost**

Senior Vice President and Chief Financial Officer

## **Registrar and Transfer Agent**

Shareholders who wish to change the name, address or ownership of stock, report lost stock certificates, or consolidate stock accounts should contact:

Continental Stock Transfer and Trust Company  
Attn: Shareholder Relations  
1 State Street, 30<sup>th</sup> Floor  
New York, NY 10004  
Telephone (800) 509-5586

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# **CCCB BANCORP, INC.**



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