
As of December 31, 2016

Statement of Financial Condition



Consolidated Balance Sheets

(In thousands)

<i>December 31,</i>	2016	2015
Assets		
Cash and due from banks	\$ 15,870	\$ 19,544
Interest earning deposits	37,393	24,944
Cash and cash equivalents	53,263	44,488
Securities	465,521	432,572
Loans held for sale	-	278
Loans receivable (net of allowance for loan losses)	1,236,684	1,215,982
Premises and equipment, net	24,827	25,544
Intangible assets, net	3,416	4,346
Goodwill	8,033	8,033
Foreclosed real estate	1,688	2,566
Other assets	98,845	96,730
Total Assets	\$ 1,892,277	\$ 1,830,539
Liabilities and Stockholder's Equity		
Liabilities		
Deposits	\$ 1,345,110	\$ 1,266,982
Borrowings	269,515	291,315
Advances from borrowers for taxes and insurance	5,478	5,740
Other liabilities	20,943	20,725
Total Liabilities	1,641,046	1,584,762
Total Stockholder's Equity	251,231	245,777
Total Liabilities and Stockholder's Equity	\$ 1,892,277	\$ 1,830,539



I, Stephanie Austin, Executive Vice President and Chief Financial Officer of Penn Community Bank, do hereby declare that these Consolidated Balance Sheets have been prepared in accordance with generally accepted accounting principles and are true to the best of my knowledge and belief.

Stephanie Q Austin

The complete audited financial statements are available to the public by sending a request to:

Penn Community Bank
Attention: Finance Department
219 S. Ninth Street
Perkasie, PA 18944

**Serving Bucks County and the surrounding communities
with 22 branch locations.**

- Bensalem
- Bristol
- Buckingham
- Dublin
- Highland Park
- Langhorne
- Levittown
- Lower Makefield
- Milford
- New Britain
- New Hope
- Newtown
- Perkasio
- 5th Street
- Perkasio
- Market Street
- Pipersville
- Poole's Corner
- Quakertown
- Richlandtown
- Riegelsville
- Southampton
- Wrightstown
- Yardley

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Executive Management Team

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PennCommunityBank.com

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