WILLIAMSPORT SUN-GAZETTE
Sunday, November 13, 2011

Muncy Bank Financial, Inc. Announces Third Quarter Results

Muncy Bank Financial, Inc. has announced the financial results for the nine months ended September 30, 2011.

Net income increased to $3,749,237, compared to $2,542,768 for the same period of 2010. Operating earnings per share for the nine months ended September 30, 2011 were $4.93 per share compared to $3.38 per share for the same period of 2010, or an increase of 45.9%.

Return on Average Assets (ROAA) and Return on Average Equity (ROAE) were 1.73% and 19.44% for the nine months ended September 30, 2011 compared to 1.27% and 14.78% for the same period of 2010.

Our net interest margin for the nine months ended September 30, 2011 was 4.39% compared to 3.84% for the corresponding period of 2010.

Assets have increased $19,306,809 or 6.93% totaling $297,687,664, loans have increased 6.08% or $12,850,388 and total $224,125,906, and deposits have increased $17,838,420 or 7.54% and total $254,232,707 as of September 30, 2011.

Shareholders equity increased 16.46% or $4,167,205 to $29,476,464 at September 30, 2011 from $25,309,259 on September 30, 2010.

Daniel C. Berninger, President and Chief Executive Officer noted that Muncy Bank Financial, Inc. (OTCBB: MYBF), the holding company for The Muncy Bank and Trust Company was ranked 46th on the "Top 200 Community Banks List" in the United States as published by USBanker magazine in its June 2011 issue. This is the third consecutive year that the bank has been recognized with the current ranking improving last year's 72nd place. This list includes all banks and thrifts with less than $2 billion in assets as of December 31, 2010. The "Top Community Banks List" ranked institutions based on a three-year average return on equity for the three years ended December 2010.

Established in 1893, The Muncy Bank and Trust Company has been serving the banking needs of its neighbors and friends for 118 years. It operates through conveniently located offices in Muncy, Hughesville, Montoursville, Dewart and Clarkstown and can be found on the Internet at www.muncybank.com.
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