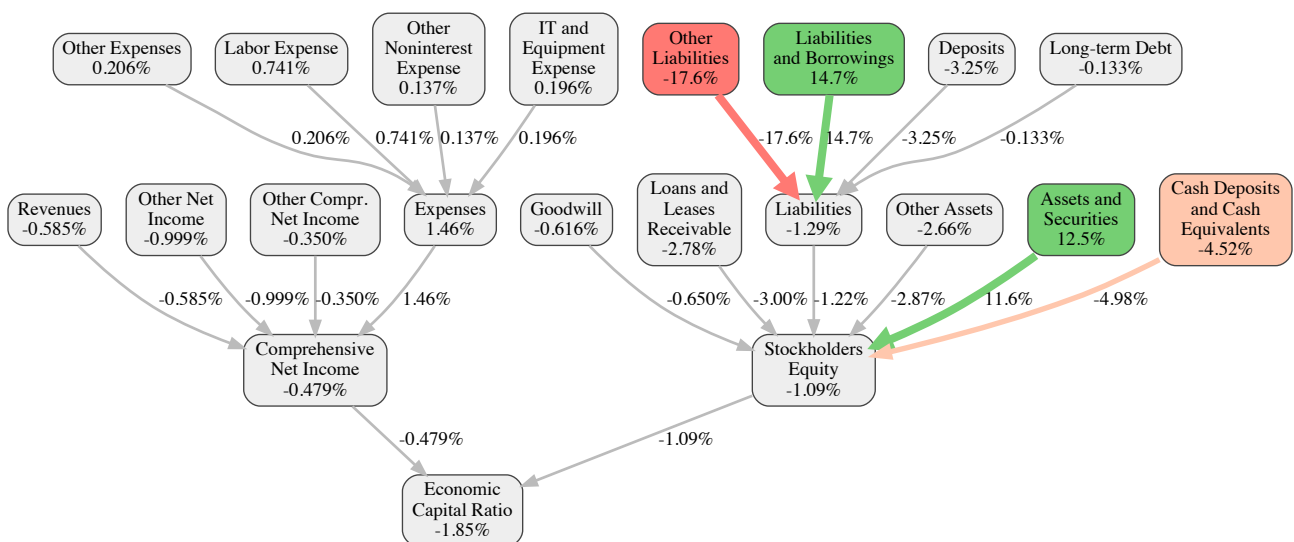




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QNB CORP
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The relative strengths and weaknesses of QNB CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of QNB CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of QNB CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.7%, being 1.8% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	696,335
Cash Deposits and Cash Equivalents	13,390
Deposits	1,449,745
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	8,414
Loans and Leases Receivable	915,286
Long-term Debt	10,000
Occupancy	0
Other Assets	31,789
Other Compr. Net Income	-9,389
Other Expenses	3,961
Other Liabilities	68,687
Other Net Income	20,453
Other Noninterest Expense	0
Property, Plant and Equipment	16,540
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	1,536,846
Assets	1,673,340
Expenses	3,961
Stockholders Equity	136,494
Net Income	16,492
Comprehensive Net Income	7,103
Economic Capital Ratio	4.7%

