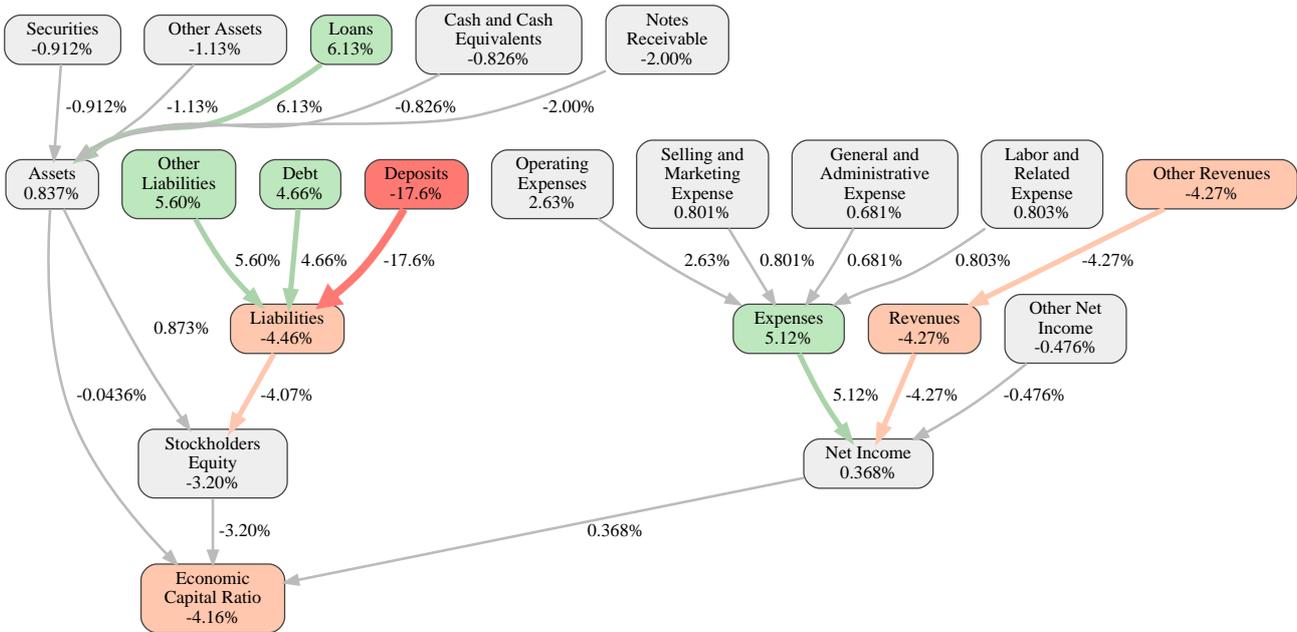




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CORTLAND BANCORP INC Rank 80 of 93





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The relative strengths and weaknesses of CORTLAND BANCORP INC 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 CORTLAND BANCORP INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 6.1% points. The greatest weakness of CORTLAND BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.9%, being 4.2% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	15,351
Debt	0
Deposits	539,850
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	414,900
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	224,933
Other Compr. Net Income	-2,723
Other Expenses	1,127
Other Liabilities	57,664
Other Net Income	5,998
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	655,184
Liabilities	597,514
Expenses	1,127
Revenues	0
Stockholders Equity	57,670
Net Income	4,871
Comprehensive Net Income	2,148
Economic Capital Ratio	4.9%