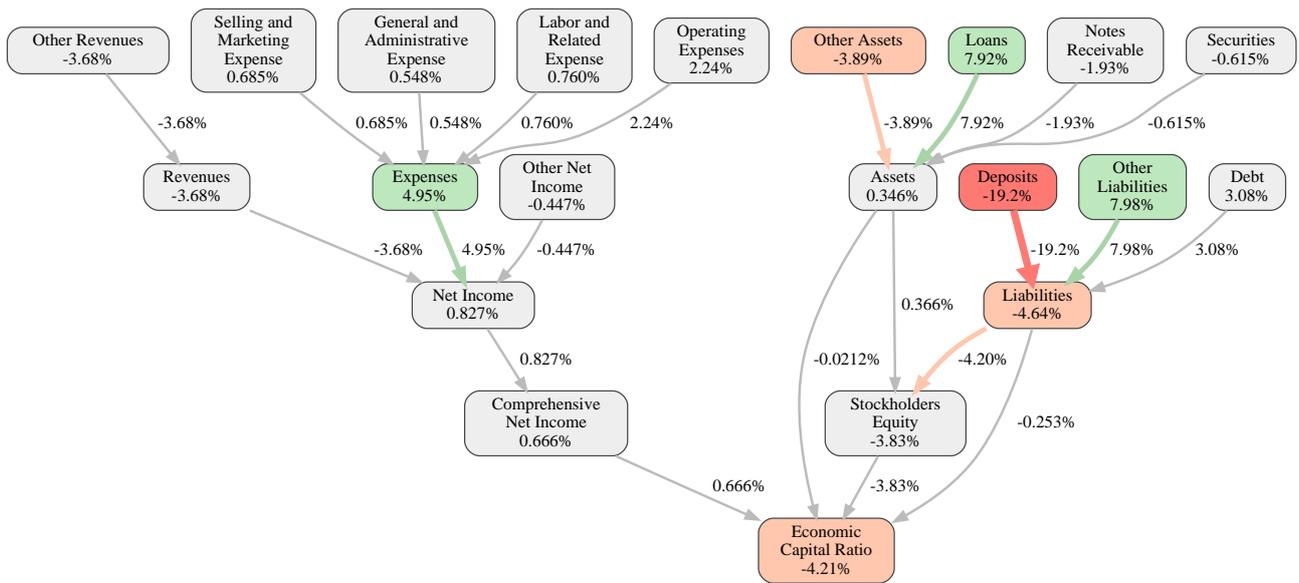




RealRate

# SAVINGS & CREDIT 2019

## CORTLAND BANCORP INC Rank 78 of 103





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# SAVINGS & CREDIT 2019

## CORTLAND BANCORP INC Rank 78 of 103



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 Other Liabilities, increasing the Economic Capital Ratio by 8.0% points. The greatest weakness of CORTLAND BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 4.2% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	19,692
Debt	0
Deposits	604,419
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	510,194
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	184,780
Other Compr. Net Income	-1,831
Other Expenses	1,415
Other Liabilities	45,329
Other Net Income	10,250
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	714,666
Liabilities	649,748
Expenses	1,415
Revenues	0
Stockholders Equity	64,918
Net Income	8,835
Comprehensive Net Income	7,004
Economic Capital Ratio	5.8%