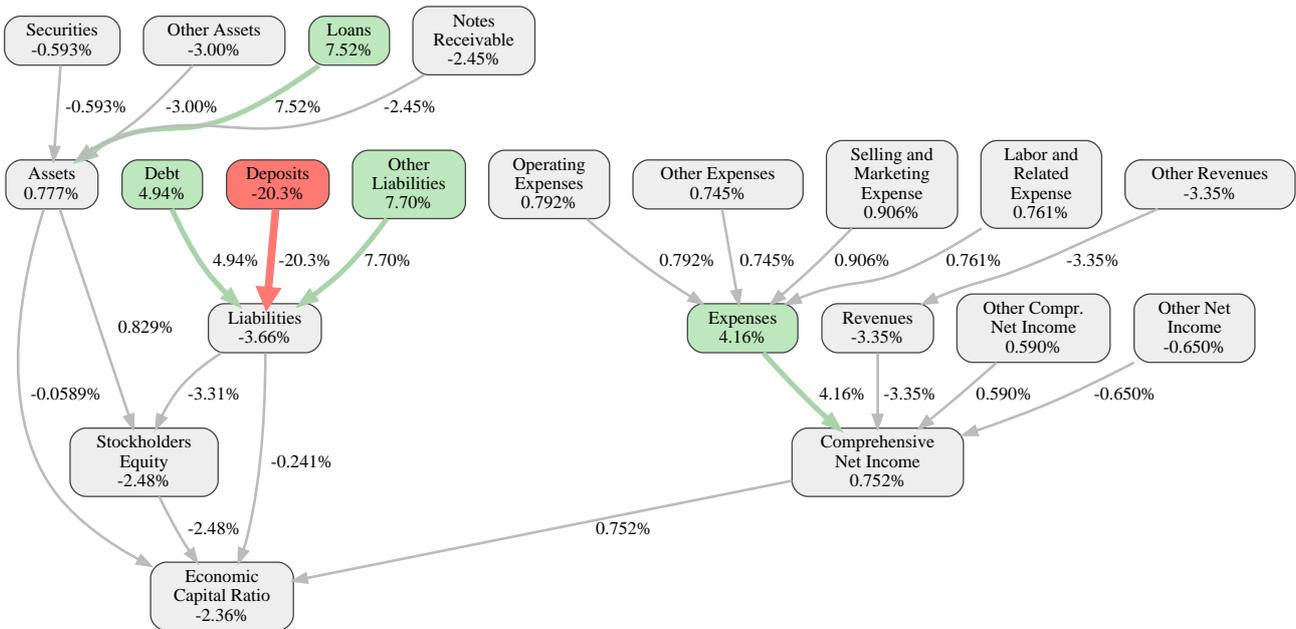




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CORTLAND BANCORP INC Rank 53 of 96





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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 Other Liabilities, increasing the Economic Capital Ratio by 7.7% points. The greatest weakness of CORTLAND BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 2.4% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	27,815
Debt	0
Deposits	618,381
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	514,251
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	195,096
Other Compr. Net Income	4,824
Other Expenses	1,359
Other Liabilities	44,443
Other Net Income	8,641
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	737,162
Liabilities	662,824
Expenses	1,359
Revenues	0
Stockholders Equity	74,338
Net Income	7,282
Comprehensive Net Income	12,106
Economic Capital Ratio	7.0%