



The relative strengths and weaknesses of Croghan Bancshares 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 Croghan Bancshares INC compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 29% points. The greatest weakness of Croghan Bancshares INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 1.1% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	233,026
Cash Deposits and Cash Equivalents	60,093
Deposits	501,837
Fees	0
Goodwill	14,675
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	45,896
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	313,642
Other Compr. Net Income	0
Other Expenses	1,198
Other Liabilities	19,035
Other Net Income	5,952
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	8,215

Output Variable	Value in 1000 USD
Liabilities	566,768
Assets	629,651
Expenses	1,198
Revenues	0
Stockholders Equity	62,883
Net Income	4,754
Comprehensive Net Income	4,754
Economic Capital Ratio	9.0%