



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 Other Assets, increasing the Economic Capital Ratio by 28% points. The greatest weakness of Croghan Bancshares INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.5%, being 0.69% points below the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	260,924
Cash Deposits and Cash Equivalents	27,710
Deposits	688,921
Fees	0
Goodwill	22,959
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	28,819
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	496,538
Other Compr. Net Income	-4,860
Other Expenses	892
Other Liabilities	15,072
Other Net Income	5,339
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	9,729

Output Variable	Value in 1000 USD
Liabilities	732,812
Assets	817,860
Expenses	892
Revenues	0
Stockholders Equity	85,048
Net Income	4,447
Comprehensive Net Income	-413
Economic Capital Ratio	8.5%