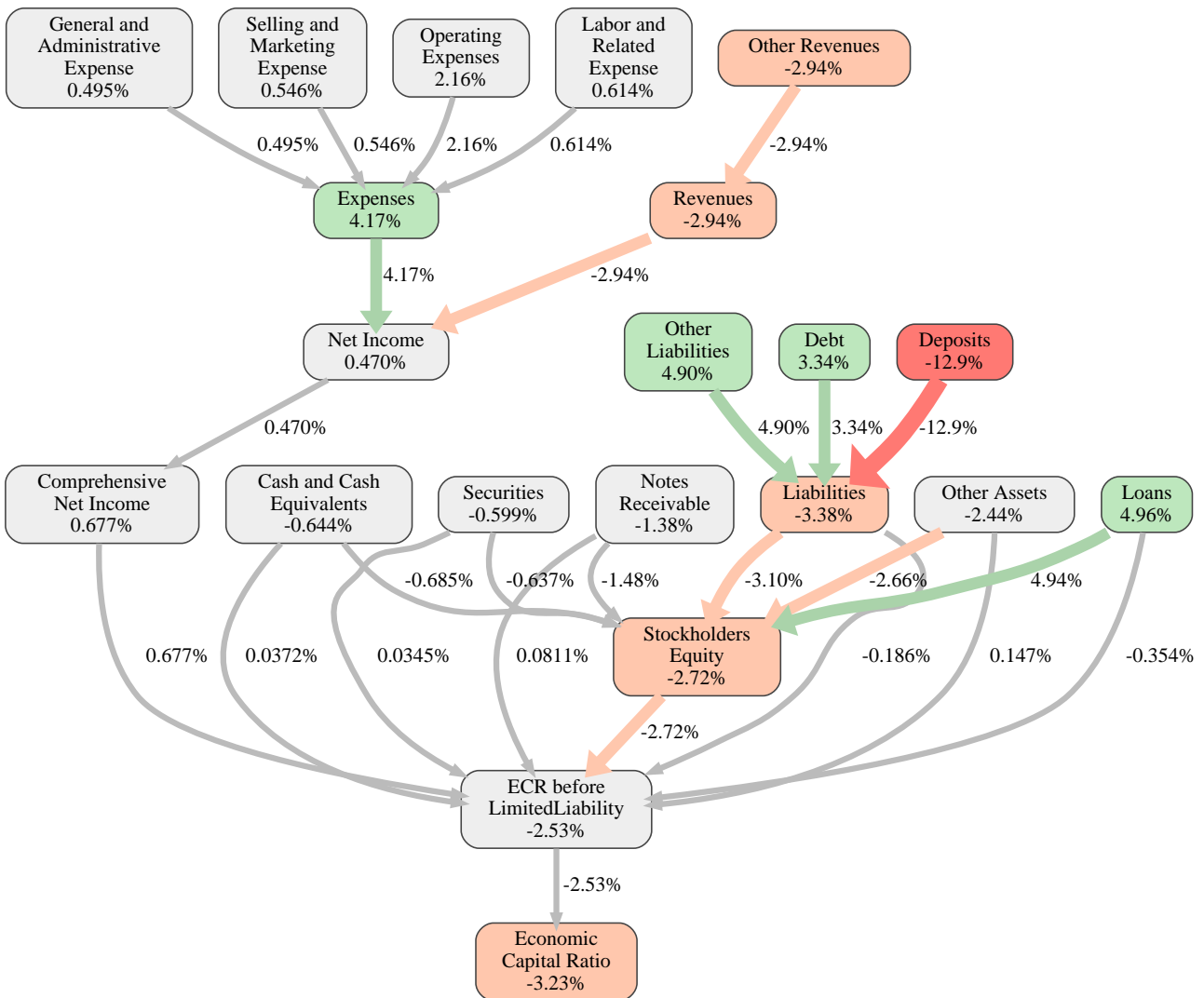




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Cortland Bancorp INC Rank 83 of 106





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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 5.0% points. The greatest weakness of Cortland Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.2% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	19,125
Debt	0
Deposits	585,851
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	482,912
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	209,064
Other Compr. Net Income	1,430
Other Expenses	2,417
Other Liabilities	63,620
Other Net Income	6,767
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	711,101
Liabilities	649,471
Expenses	2,417
Revenues	0
Stockholders Equity	61,630
Net Income	4,350
Comprehensive Net Income	5,780
BaseVar	685,593
ECR before LimitedLiability	5.4%
Economic Capital Ratio	13%