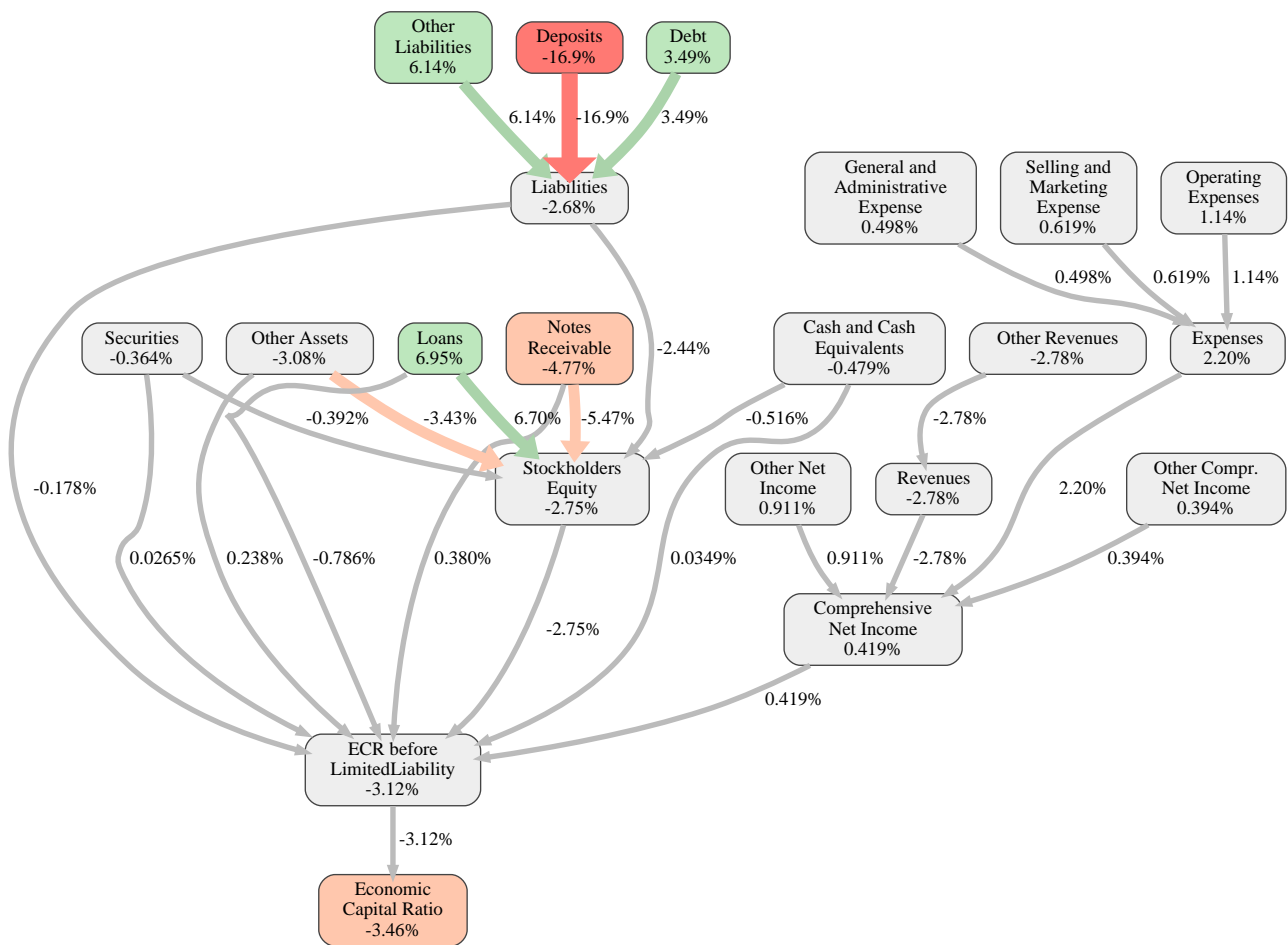




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Cortland Bancorp INC Rank 51 of 92





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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 6.9% points. The greatest weakness of Cortland Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 3.5% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	36,108
Debt	0
Deposits	700,510
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	10,805
Loans	550,741
Notes Receivable	0
Occupancy	2,495
Operating Expenses	0
Other Assets	234,456
Other Compr. Net Income	3,699
Other Expenses	6,276
Other Liabilities	39,790
Other Net Income	25,744
Other Revenues	3,464
Professional Fees	1,155
Securities	0
Selling and Marketing Expense	214

Output Variable	Value in 1000 USD
Assets	821,305
Liabilities	740,300
Expenses	20,945
Revenues	3,464
Stockholders Equity	81,005
Net Income	8,263
Comprehensive Net Income	11,962
BaseVar	807,728
ECR before LimitedLiability	6.7%
Economic Capital Ratio	14%