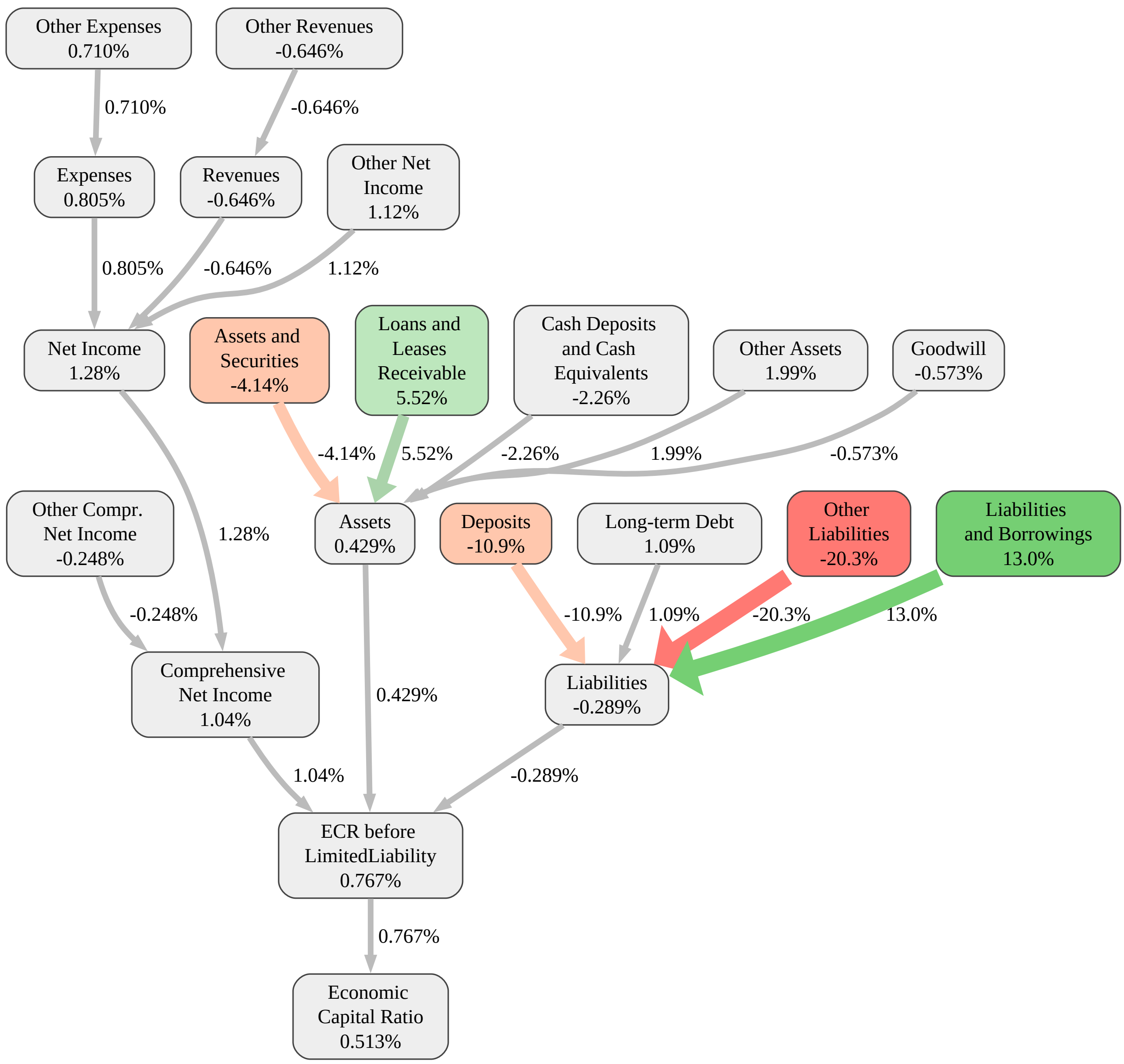
STATE BANKS 2012

Juniata Valley Financial CORP
Rank 29 of 78



RealRate

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JVB

The relative strengths and weaknesses of Juniata Valley Financial CORP 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 Juniata Valley Financial CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 13% points.The greatest weakness of Juniata Valley Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.51% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	1,096
Cash Deposits and Cash Equivalents	14,174
Deposits	386,665
Fees	0
Goodwill	2,046
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	286,750
Long-term Debt	0
Occupancy	0
Other Assets	136,657
Other Compr. Net Income	0
Other Expenses	1,542
Other Liabilities	11,048
Other Net Income	6,222
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	6,710

Output Variable	Value in 1000 USD
Liabilities	397,713
Assets	447,433
Expenses	1,542
Revenues	0
Stockholders Equity	49,720
Net Income	4,680
Comprehensive Net Income	4,680
BaseVar	436,665
ECR before LimitedLiability	13%
Economic Capital Ratio	13%