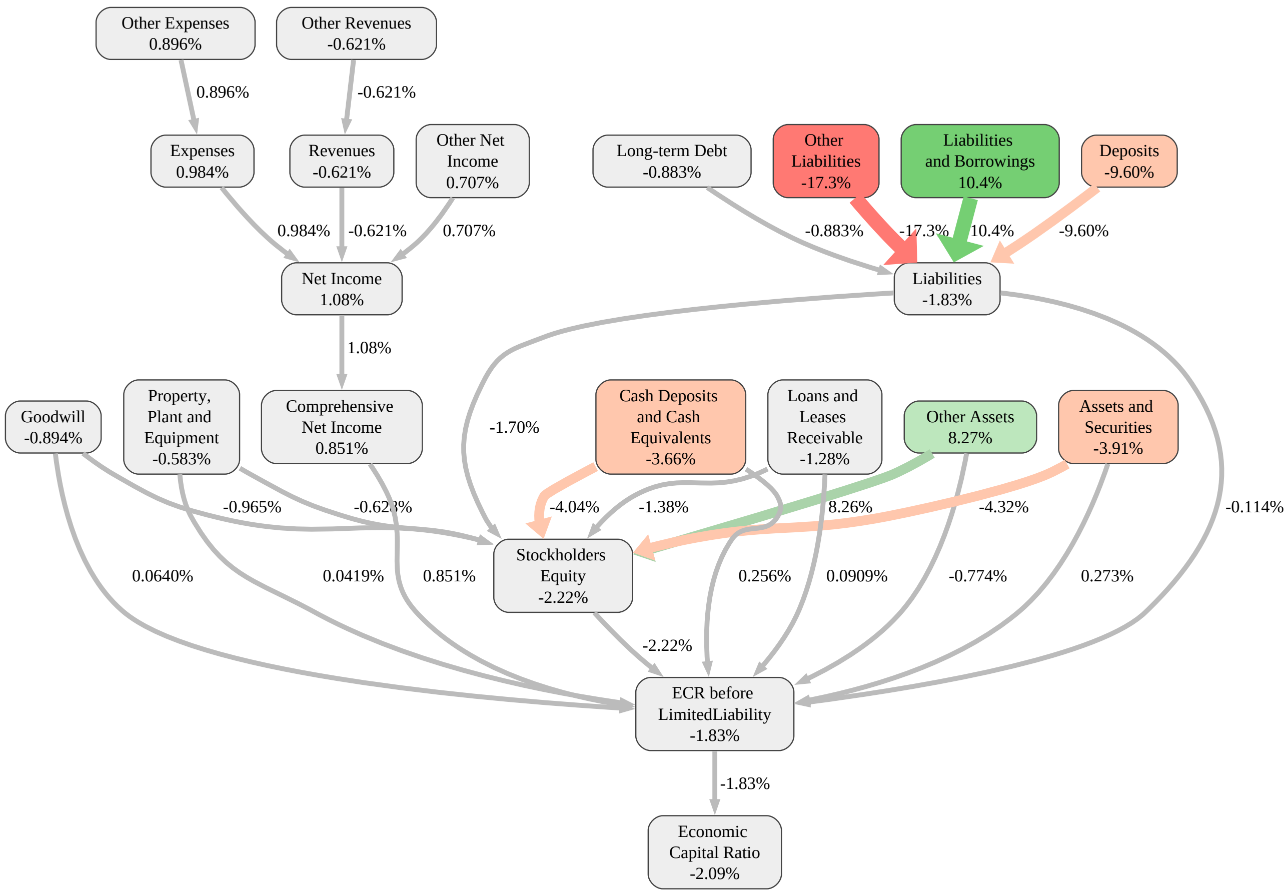
STATE BANKS 2012

QNB CORP
Rank 55 of 78



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The relative strengths and weaknesses of QNB 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 QNB CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 10% points.The greatest weakness of QNB CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.1% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	5,104
Cash Deposits and Cash Equivalents	10,555
Deposits	750,712
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	26,163
Loans and Leases Receivable	480,695
Long-term Debt	20,299
Occupancy	0
Other Assets	364,846
Other Compr. Net Income	0
Other Expenses	2,476
Other Liabilities	789
Other Net Income	11,356
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	7,604

Output Variable	Value in 1000 USD
Liabilities	797,963
Assets	868,804
Expenses	2,476
Revenues	0
Stockholders Equity	70,841
Net Income	8,880
Comprehensive Net Income	8,880
BaseVar	858,489
ECR before LimitedLiability	10%
Economic Capital Ratio	10%