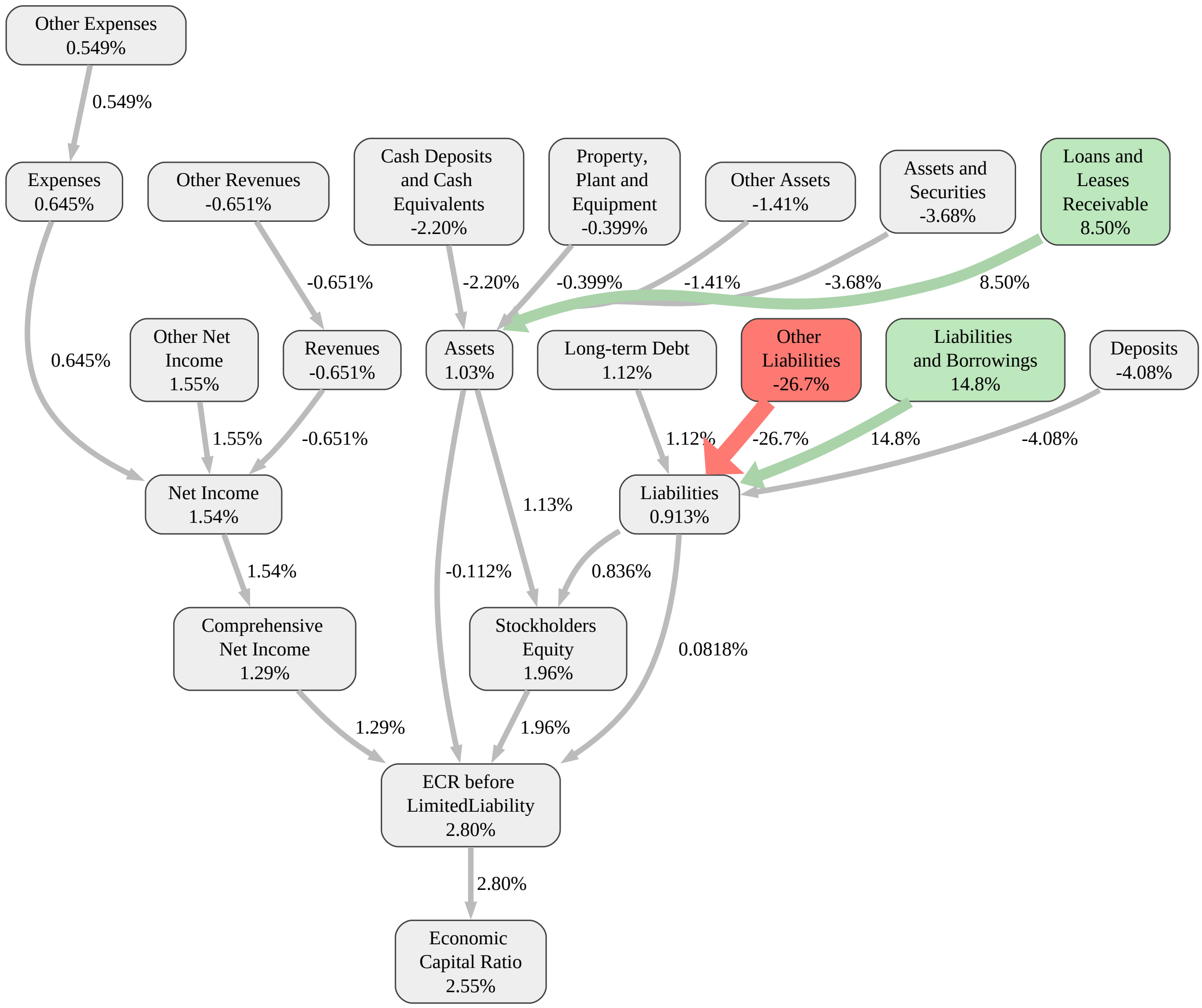
STATE BANKS 2012

Norwood Financial CORP
Rank 11 of 78



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The relative strengths and weaknesses of Norwood 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 Norwood Financial CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points.The greatest weakness of Norwood Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.6% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	5,656
Cash Deposits and Cash Equivalents	21,423
Deposits	525,767
Fees	0
Goodwill	9,715
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,201
Loans and Leases Receivable	452,449
Long-term Debt	0
Occupancy	0
Other Assets	172,092
Other Compr. Net Income	0
Other Expenses	2,579
Other Liabilities	50,785
Other Net Income	9,935
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	7,479

Output Variable	Value in 1000 USD
Liabilities	580,753
Assets	668,814
Expenses	2,579
Revenues	0
Stockholders Equity	88,061
Net Income	7,356
Comprehensive Net Income	7,356
BaseVar	647,496
ECR before LimitedLiability	15%
Economic Capital Ratio	15%