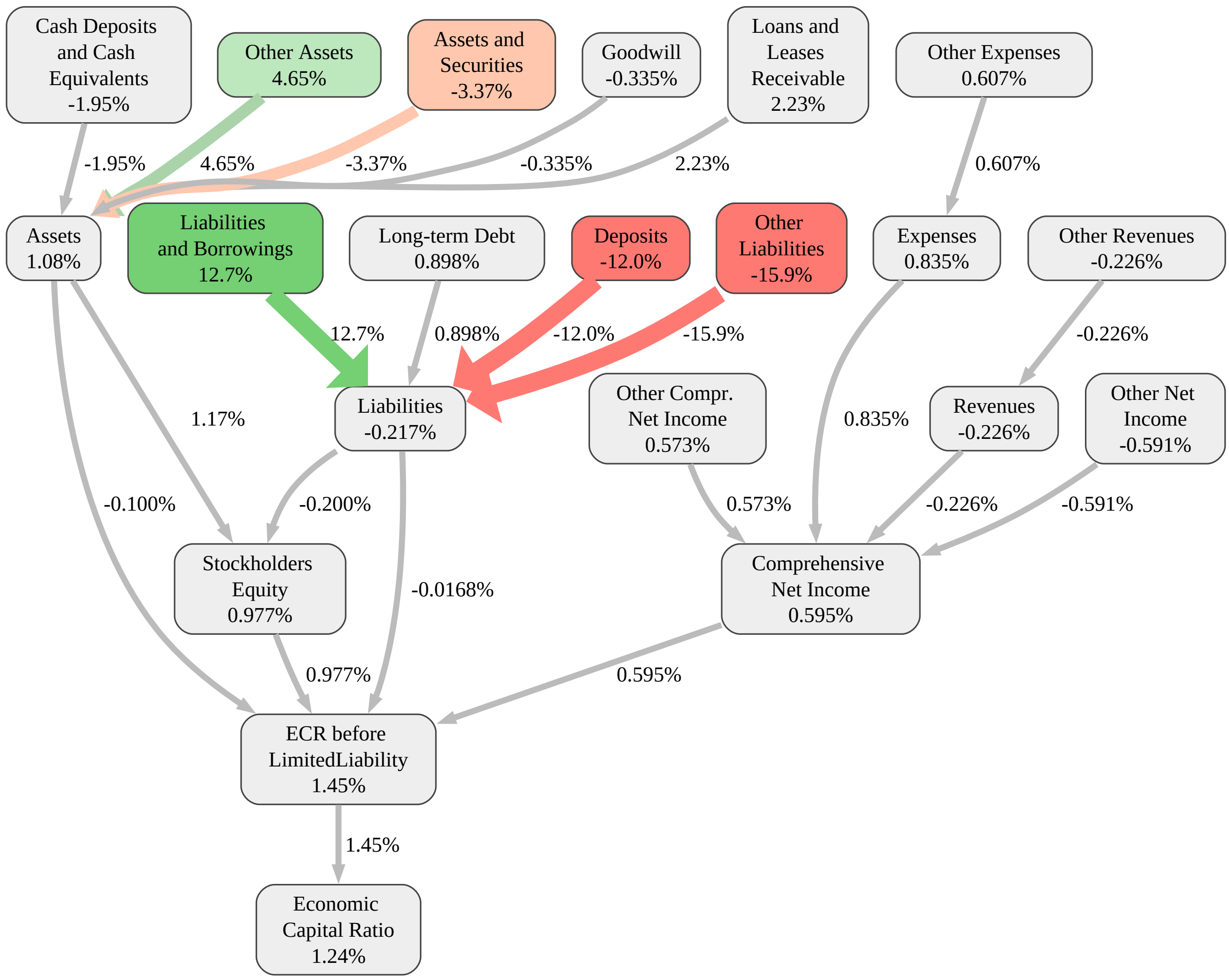
STATE BANKS 2013

Juniata Valley Financial CORP
Rank 27 of 85



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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 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 1.2% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	847
Cash Deposits and Cash Equivalents	14,397
Deposits	386,751
Fees	0
Goodwill	2,046
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	274,219
Long-term Debt	0
Occupancy	0
Other Assets	150,888
Other Compr. Net Income	837
Other Expenses	978
Other Liabilities	11,821
Other Net Income	4,626
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	6,472

Output Variable	Value in 1000 USD
Liabilities	398,572
Assets	448,869
Expenses	978
Revenues	0
Stockholders Equity	50,297
Net Income	3,648
Comprehensive Net Income	4,485
BaseVar	435,411
ECR before LimitedLiability	13%
Economic Capital Ratio	13%