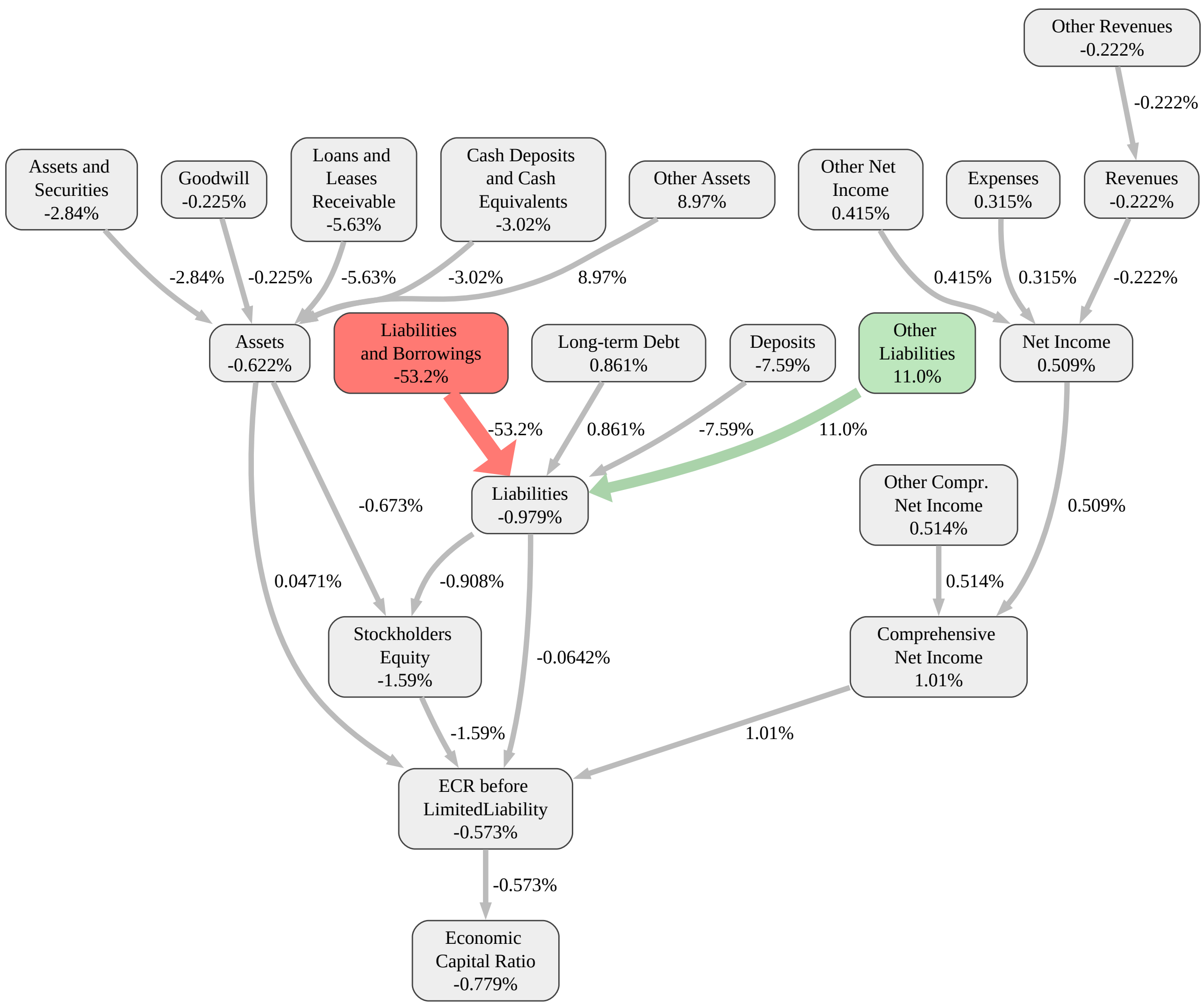
STATE BANKS 2013

CNB Financial CORP PA
Rank 51 of 85



STATE BANKS 2013

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The relative strengths and weaknesses of CNB Financial CORP PA 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 CNB Financial CORP PA compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points.The greatest weakness of CNB Financial CORP PA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 53% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.78% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	17,439
Cash Deposits and Cash Equivalents	31,881
Deposits	1,485,003
Fees	0
Goodwill	10,946
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,334,050
Loans and Leases Receivable	913,764
Long-term Debt	0
Occupancy	0
Other Assets	774,977
Other Compr. Net Income	3,163
Other Expenses	6,411
Other Liabilities	-1,191,338
Other Net Income	23,547
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	24,072

Output Variable	Value in 1000 USD
Liabilities	1,627,715
Assets	1,773,079
Expenses	6,411
Revenues	0
Stockholders Equity	145,364
Net Income	17,136
Comprehensive Net Income	20,299
BaseVar	1,760,512
ECR before LimitedLiability	11%
Economic Capital Ratio	11%