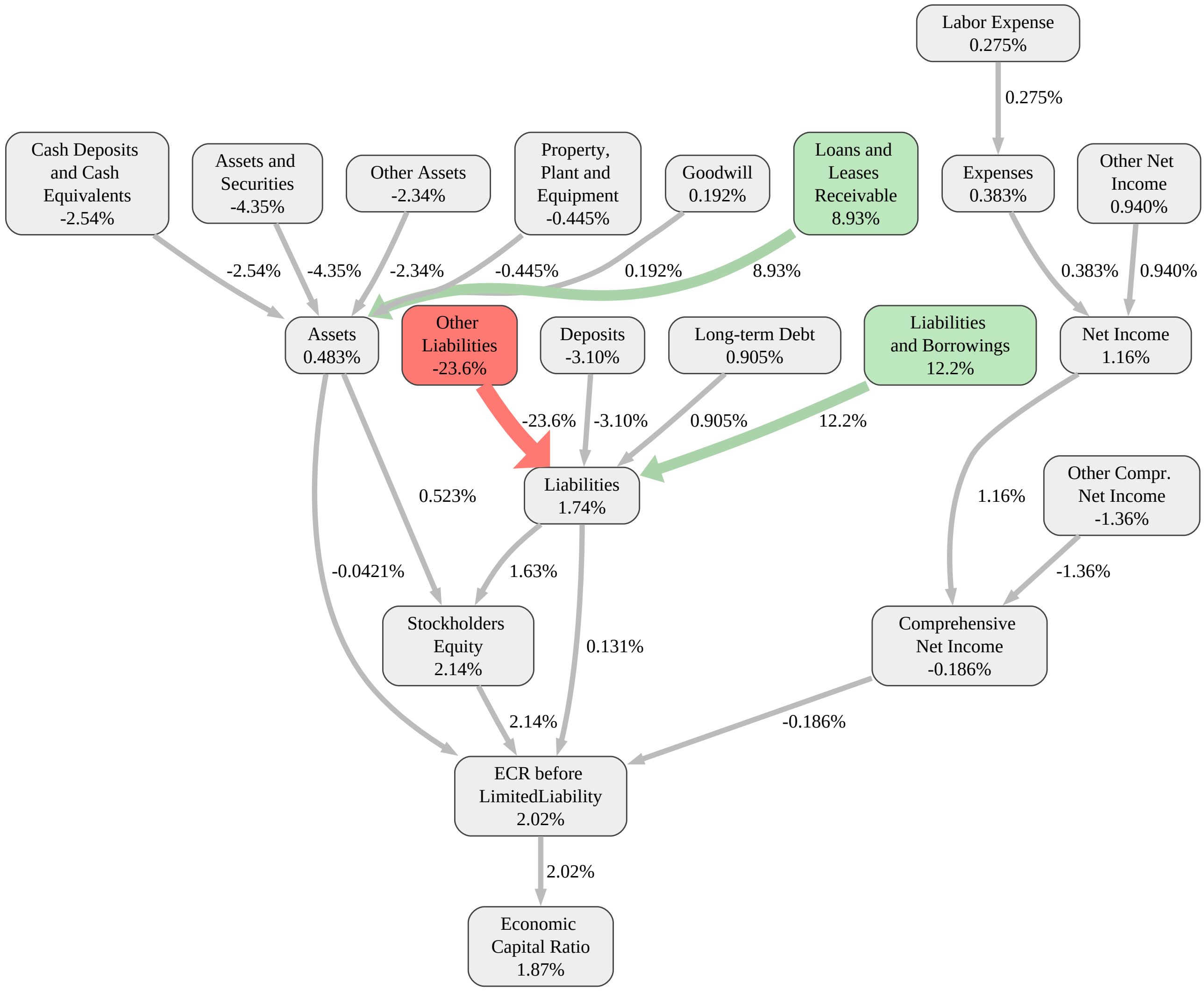
STATE BANKS 2014

Norwood Financial CORP
Rank 23 of 87



RealRate

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Wayne Bank

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 12% points.The greatest weakness of Norwood Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.9% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	1,409
Cash Deposits and Cash Equivalents	7,863
Deposits	541,182
Fees	0
Goodwill	9,715
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,491
Loans and Leases Receivable	497,389
Long-term Debt	0
Occupancy	0
Other Assets	187,733
Other Compr. Net Income	-5,399
Other Expenses	2,706
Other Liabilities	74,697
Other Net Income	11,171
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	7,125

Output Variable	Value in 1000 USD
Liabilities	619,370
Assets	711,234
Expenses	2,706
Revenues	0
Stockholders Equity	91,864
Net Income	8,465
Comprehensive Net Income	3,066
BaseVar	700,288
ECR before LimitedLiability	12%
Economic Capital Ratio	12%