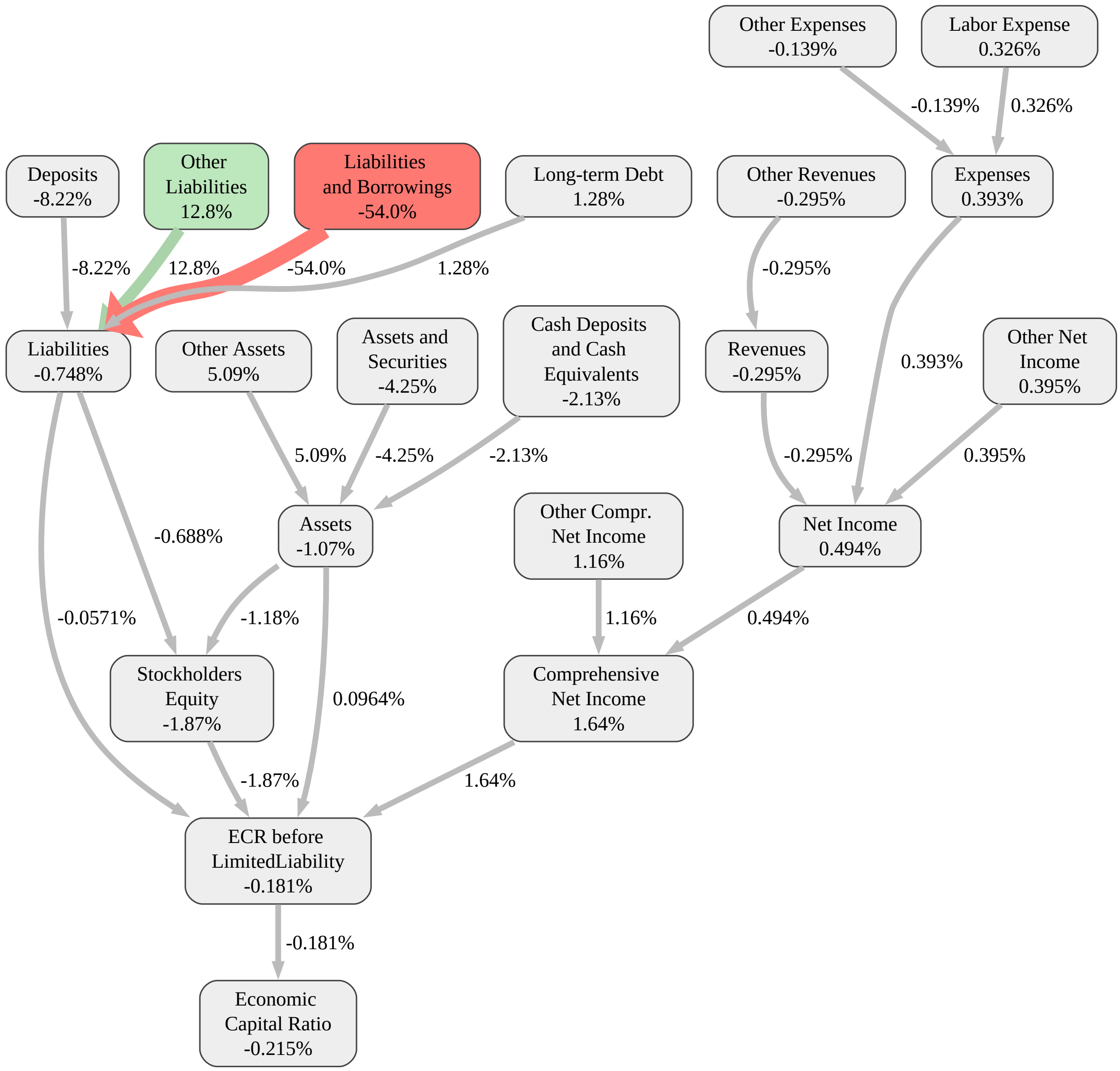
STATE BANKS 2015

CNB Financial CORP PA
Rank 53 of 93



RealRate

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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 13% points.The greatest weakness of CNB Financial CORP PA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 54% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.22% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	4,505
Cash Deposits and Cash Equivalents	27,928
Deposits	1,847,079
Fees	0
Goodwill	27,194
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,623,607
Loans and Leases Receivable	1,337,916
Long-term Debt	0
Occupancy	0
Other Assets	756,292
Other Compr. Net Income	10,504
Other Expenses	9,314
Other Liabilities	-1,470,021
Other Net Income	32,388
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	35,378

Output Variable	Value in 1000 USD
Liabilities	2,000,665
Assets	2,189,213
Expenses	9,314
Revenues	0
Stockholders Equity	188,548
Net Income	23,074
Comprehensive Net Income	33,578
BaseVar	2,189,693
ECR before LimitedLiability	13%
Economic Capital Ratio	13%