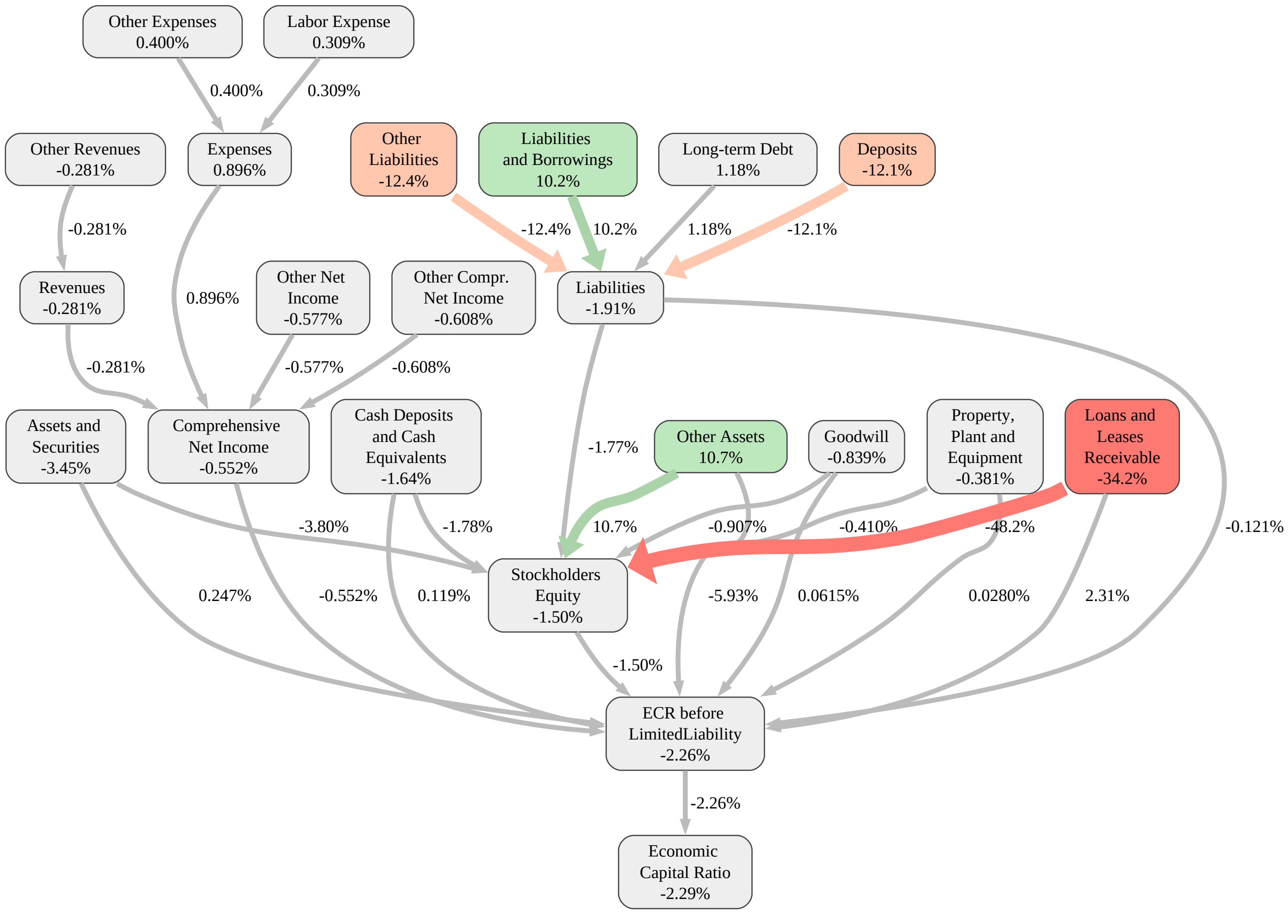
STATE BANKS 2015

QNB CORP
Rank 75 of 93



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The relative strengths and weaknesses of QNB 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 QNB CORP compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 11% points.The greatest weakness of QNB CORP is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 2.3% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	12,289
Cash Deposits and Cash Equivalents	18,245
Deposits	851,592
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	38,845
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	936,899
Other Compr. Net Income	0
Other Expenses	2,644
Other Liabilities	344
Other Net Income	11,642
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	9,702

Output Variable	Value in 1000 USD
Liabilities	890,781
Assets	977,135
Expenses	2,644
Revenues	0
Stockholders Equity	86,354
Net Income	8,998
Comprehensive Net Income	8,998
BaseVar	959,887
ECR before LimitedLiability	11%
Economic Capital Ratio	11%