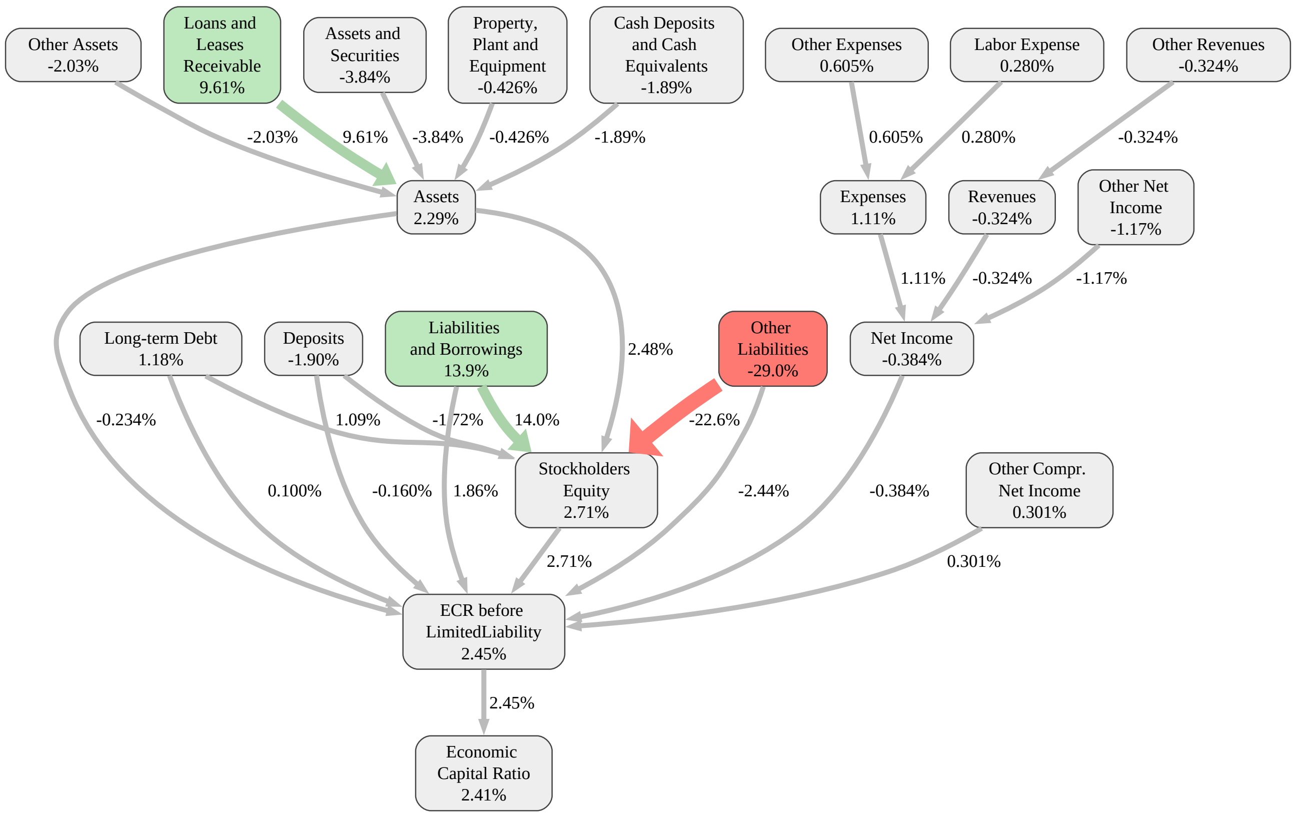
STATE BANKS 2016

Norwood Financial CORP
Rank 16 of 101



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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 14% points.The greatest weakness of Norwood Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.4% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,434
Cash Deposits and Cash Equivalents	10,010
Deposits	550,909
Fees	0
Goodwill	9,715
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,280
Loans and Leases Receivable	552,627
Long-term Debt	0
Occupancy	0
Other Assets	170,247
Other Compr. Net Income	26
Other Expenses	1,632
Other Liabilities	95,318
Other Net Income	7,540
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	6,472

Output Variable	Value in 1000 USD
Liabilities	649,507
Assets	750,505
Expenses	1,632
Revenues	0
Stockholders Equity	100,998
Net Income	5,908
Comprehensive Net Income	5,934
BaseVar	716,700
ECR before LimitedLiability	14%
Economic Capital Ratio	14%