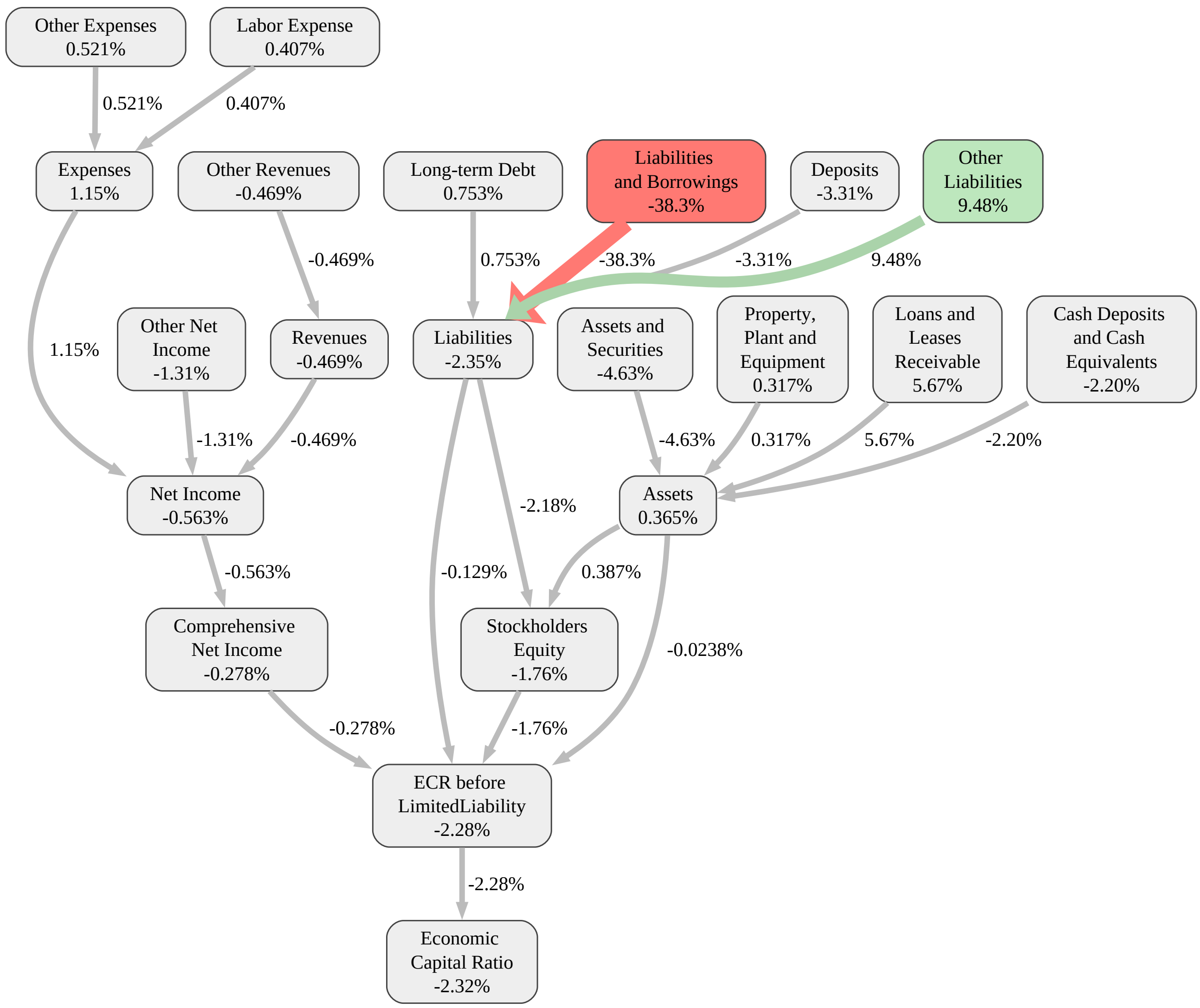
STATE BANKS 2017

CNB Financial CORP PA
Rank 91 of 108



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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 9.5% points.The greatest weakness of CNB Financial CORP PA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 2.3% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	4,858
Cash Deposits and Cash Equivalents	29,183
Deposits	2,017,522
Fees	0
Goodwill	38,730
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,727,600
Loans and Leases Receivable	1,857,206
Long-term Debt	0
Occupancy	0
Other Assets	594,322
Other Compr. Net Income	-2,020
Other Expenses	7,171
Other Liabilities	-1,383,085
Other Net Income	27,711
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	49,522

Output Variable	Value in 1000 USD
Liabilities	2,362,037
Assets	2,573,821
Expenses	7,171
Revenues	0
Stockholders Equity	211,784
Net Income	20,540
Comprehensive Net Income	18,520
BaseVar	2,534,906
ECR before LimitedLiability	9.3%
Economic Capital Ratio	9.5%