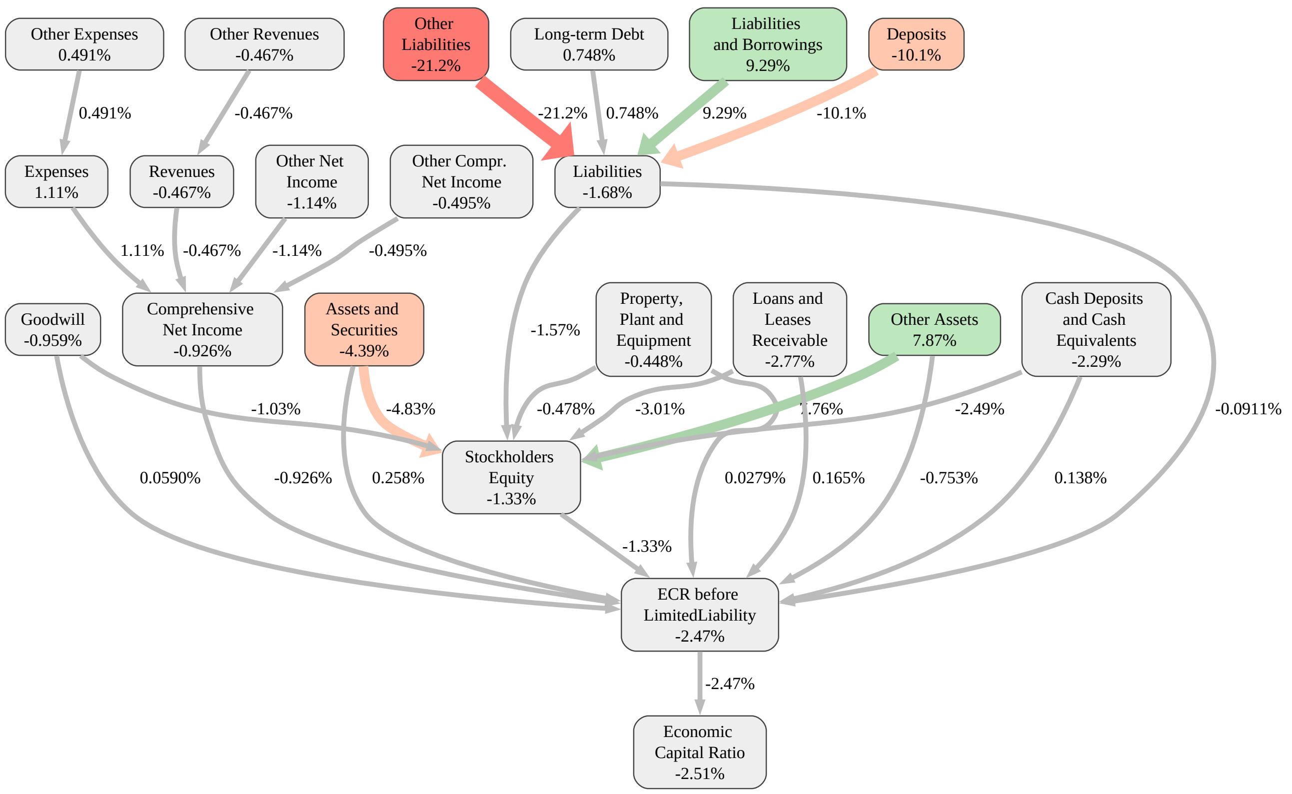
STATE BANKS 2017

QNB CORP
Rank 96 of 108



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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 Liabilities and Borrowings, increasing the Economic Capital Ratio by 9.3% points.The greatest weakness of QNB CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 2.5% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	5,873
Cash Deposits and Cash Equivalents	10,721
Deposits	913,355
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,224
Loans and Leases Receivable	625,685
Long-term Debt	0
Occupancy	0
Other Assets	412,179
Other Compr. Net Income	-3,211
Other Expenses	3,054
Other Liabilities	52,995
Other Net Income	11,978
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	8,683

Output Variable	Value in 1000 USD
Liabilities	969,574
Assets	1,063,141
Expenses	3,054
Revenues	0
Stockholders Equity	93,567
Net Income	8,924
Comprehensive Net Income	5,713
BaseVar	1,049,469
ECR before LimitedLiability	9.1%
Economic Capital Ratio	9.3%