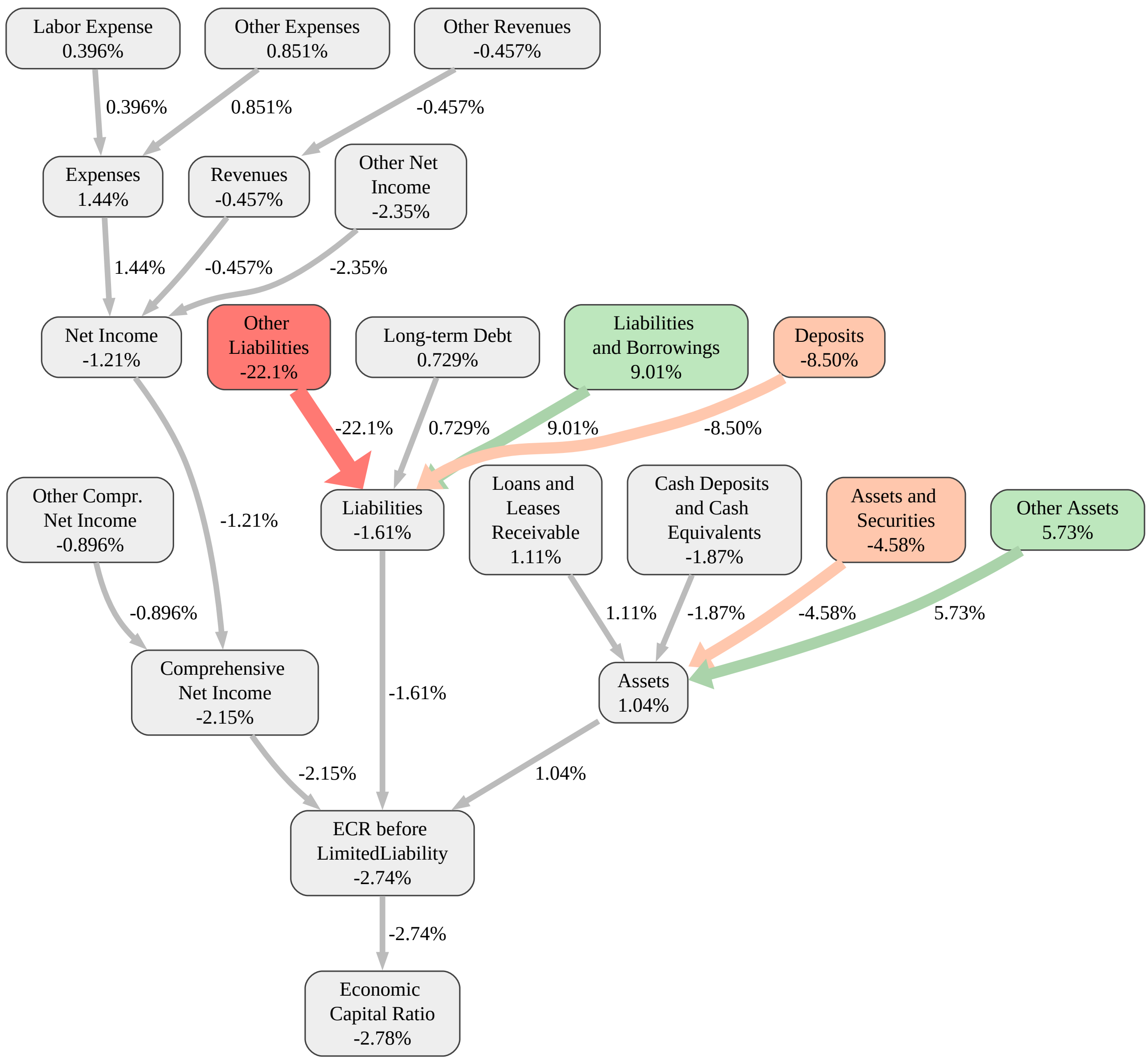
Norwood Financial CORP
Rank 99 of 108



STATE BANKS 2017

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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 9.0% points.The greatest weakness of Norwood Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 2.8% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	2,359
Cash Deposits and Cash Equivalents	17,174
Deposits	925,385
Fees	0
Goodwill	11,331
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	8,838
Loans and Leases Receivable	707,426
Long-term Debt	0
Occupancy	0
Other Assets	359,362
Other Compr. Net Income	-4,607
Other Expenses	1,884
Other Liabilities	65,881
Other Net Income	8,595
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	13,531

Output Variable	Value in 1000 USD
Liabilities	1,000,104
Assets	1,111,183
Expenses	1,884
Revenues	0
Stockholders Equity	111,079
Net Income	6,711
Comprehensive Net Income	2,104
BaseVar	1,083,025
ECR before LimitedLiability	8.8%
Economic Capital Ratio	9.0%