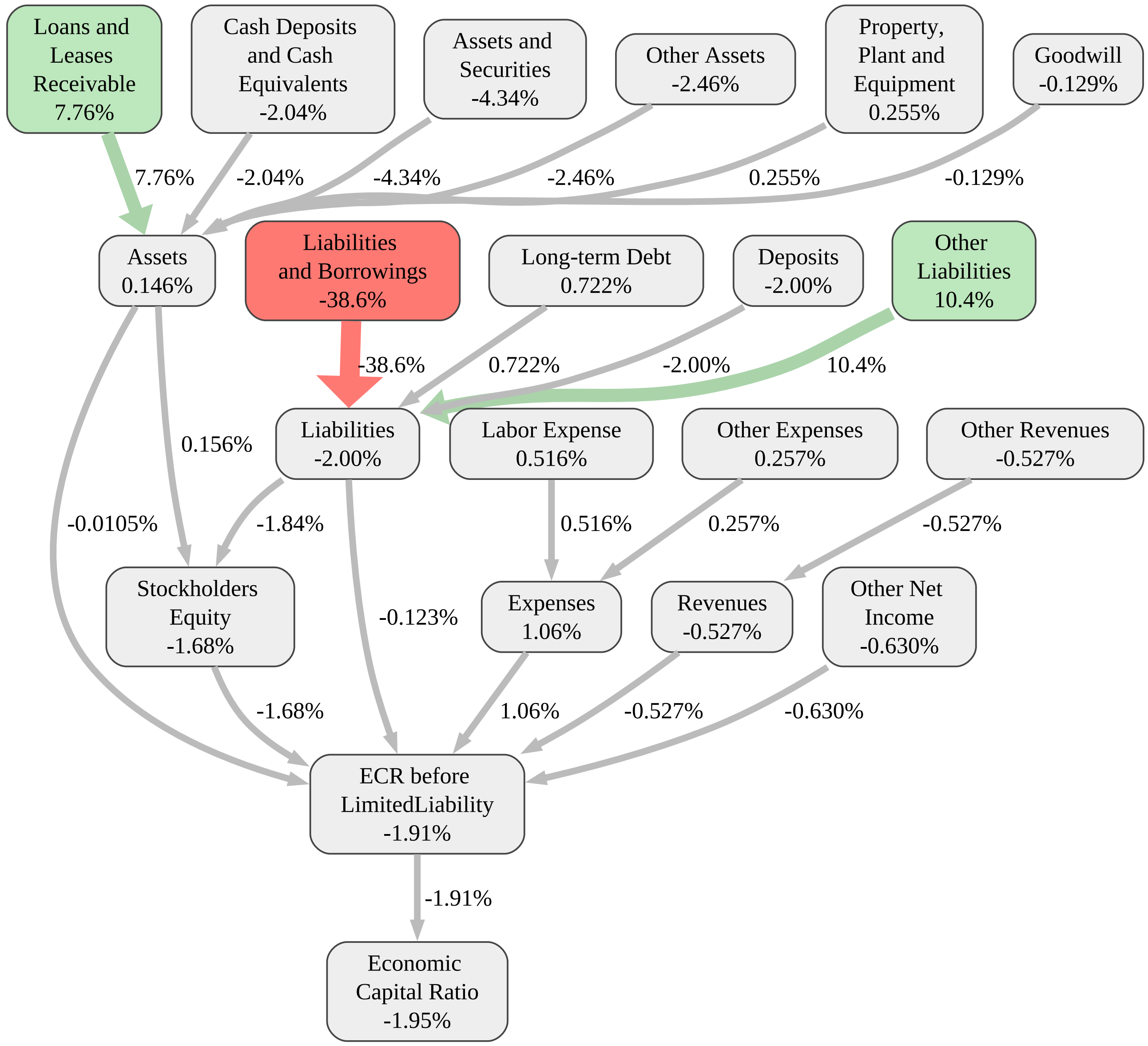
STATE BANKS 2018

CNB Financial CORP PA
Rank 88 of 116



RealRate

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CNB BANK

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 10% points.The greatest weakness of CNB Financial CORP PA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 39% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.0% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	7,150
Cash Deposits and Cash Equivalents	35,345
Deposits	2,167,815
Fees	0
Goodwill	38,730
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,845,957
Loans and Leases Receivable	2,126,266
Long-term Debt	0
Occupancy	0
Other Assets	510,567
Other Compr. Net Income	15
Other Expenses	12,392
Other Liabilities	-1,488,909
Other Net Income	36,252
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	50,715

Output Variable	Value in 1000 USD
Liabilities	2,524,863
Assets	2,768,773
Expenses	12,392
Revenues	0
Stockholders Equity	243,910
Net Income	23,860
Comprehensive Net Income	23,875
BaseVar	2,735,134
ECR before LimitedLiability	10%
Economic Capital Ratio	10%