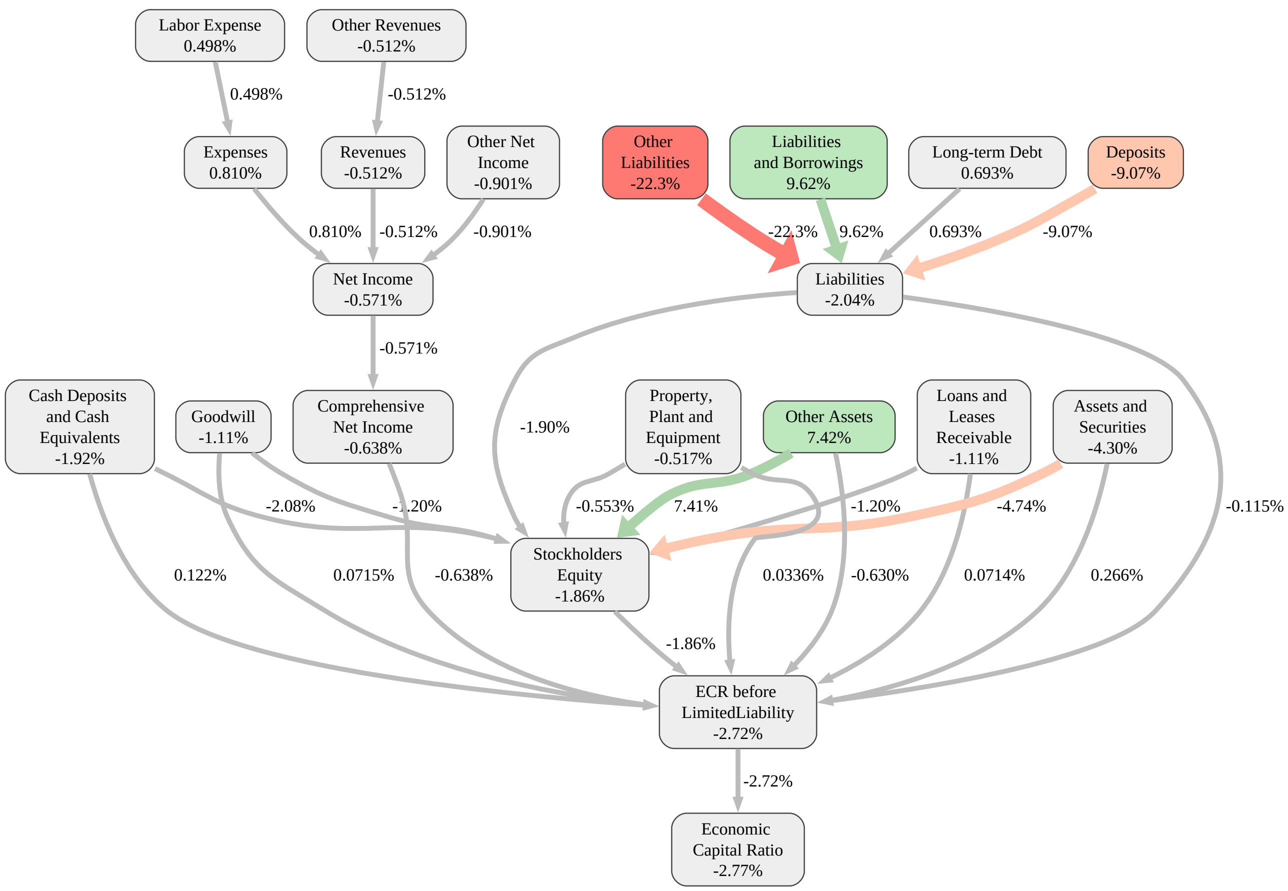
STATE BANKS 2018

QNB CORP
Rank 100 of 116



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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 9.6% points.The greatest weakness of QNB 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 9.6%, being 2.8% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	3,265
Cash Deposits and Cash Equivalents	16,331
Deposits	993,948
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,679
Loans and Leases Receivable	725,442
Long-term Debt	0
Occupancy	0
Other Assets	398,804
Other Compr. Net Income	-329
Other Expenses	5,900
Other Liabilities	56,140
Other Net Income	14,189
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	8,495

Output Variable	Value in 1000 USD
Liabilities	1,053,767
Assets	1,152,337
Expenses	5,900
Revenues	0
Stockholders Equity	98,570
Net Income	8,289
Comprehensive Net Income	7,960
BaseVar	1,140,111
ECR before LimitedLiability	9.5%
Economic Capital Ratio	9.6%