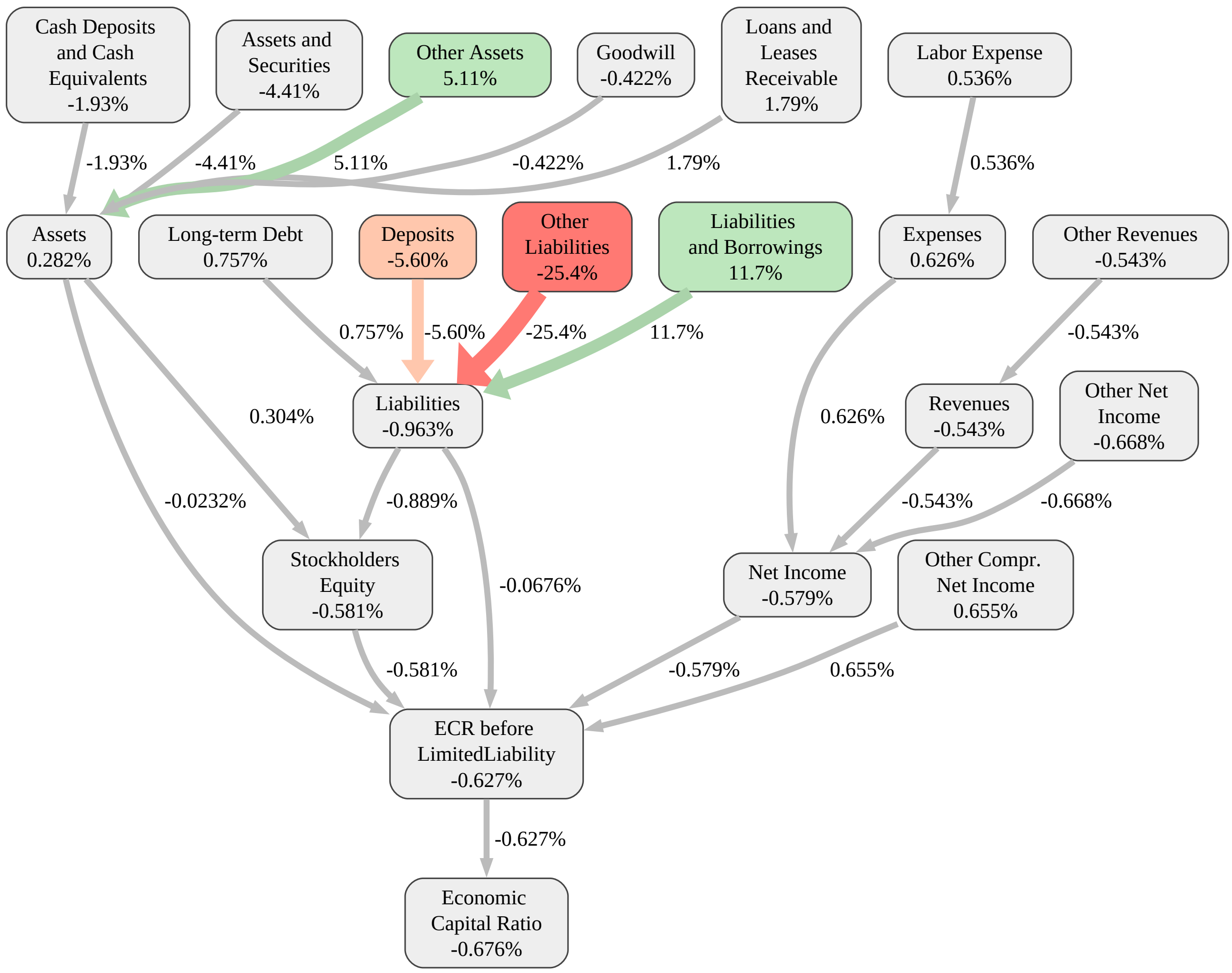
STATE BANKS 2018

Norwood Financial CORP
Rank 68 of 116



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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 12% points.The greatest weakness of Norwood Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.68% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	2,260
Cash Deposits and Cash Equivalents	16,697
Deposits	929,384
Fees	0
Goodwill	11,331
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	7,884
Loans and Leases Receivable	756,458
Long-term Debt	0
Occupancy	0
Other Assets	332,306
Other Compr. Net Income	1,886
Other Expenses	6,551
Other Liabilities	79,909
Other Net Income	14,749
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	13,864

Output Variable	Value in 1000 USD
Liabilities	1,017,177
Assets	1,132,916
Expenses	6,551
Revenues	0
Stockholders Equity	115,739
Net Income	8,198
Comprehensive Net Income	10,084
BaseVar	1,117,129
ECR before LimitedLiability	12%
Economic Capital Ratio	12%