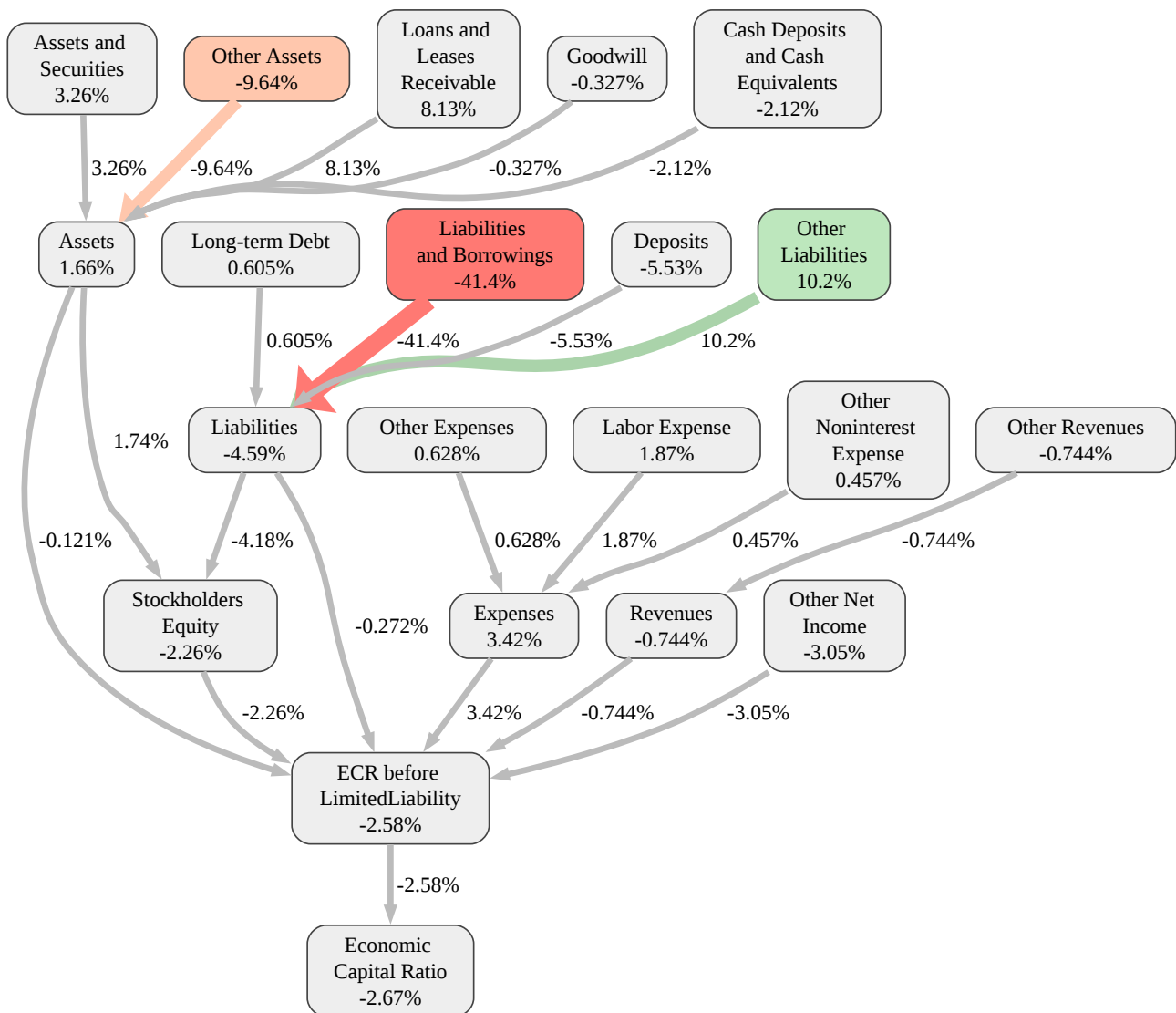




The relative strengths and weaknesses of CNB Financial CORP PA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 41% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.7% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	524,649
Cash Deposits and Cash Equivalents	45,563
Deposits	2,610,786
Fees	0
Goodwill	38,730
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,253,989
Loans and Leases Receivable	2,454,853
Long-term Debt	0
Occupancy	0
Other Assets	107,806
Other Compr. Net Income	-3,653
Other Expenses	6,510
Other Liabilities	-1,906,084
Other Net Income	40,229
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	49,920

Output Variable	Value in 1000 USD
Liabilities	2,958,691
Assets	3,221,521
Expenses	6,510
Revenues	0
Stockholders Equity	262,830
Net Income	33,719
Comprehensive Net Income	30,066
BaseVar	3,181,567
ECR before Limited Liability	10%
Economic Capital Ratio	10%