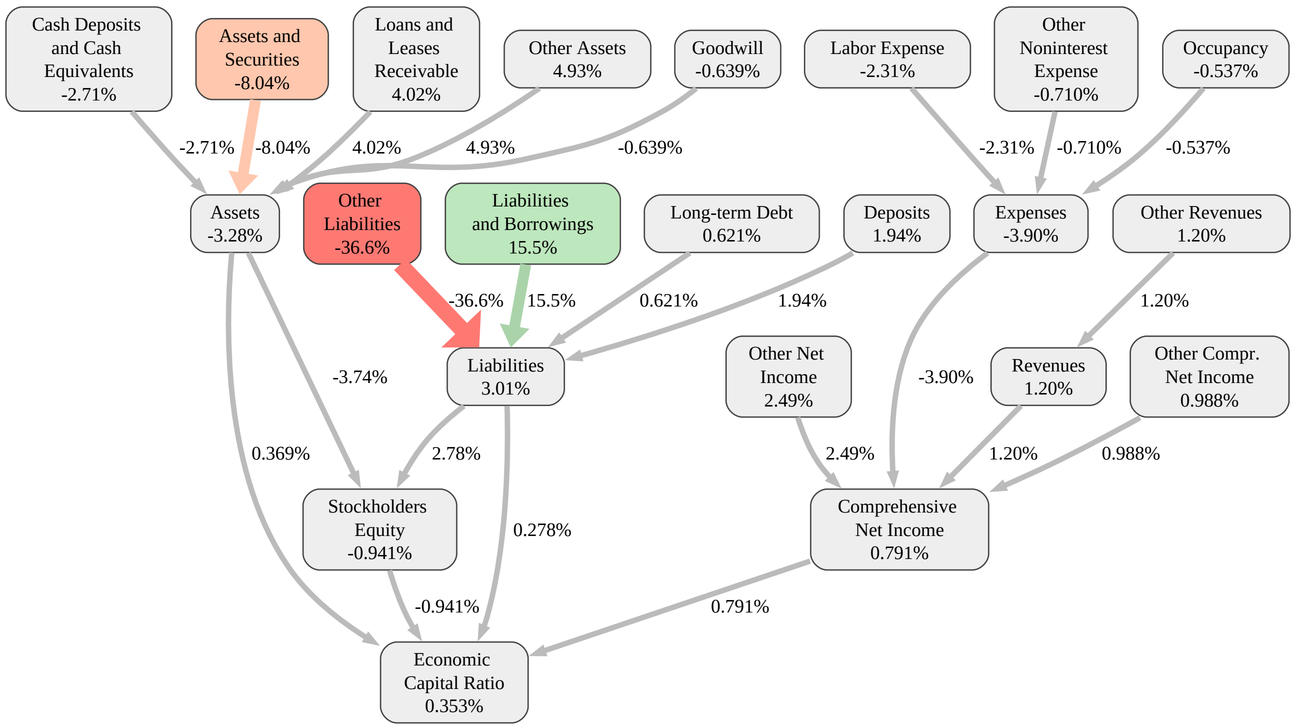
STATE BANKS 2020

Norwood Financial CORP
Rank 54 of 143



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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 16% points.The greatest weakness of Norwood Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 0.35% points above the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	14,242
Cash Deposits and Cash Equivalents	15,415
Deposits	957,529
Fees	1,266
Goodwill	11,331
IT and Equipment Expense	2,652
Labor Expense	14,655
Liabilities and Borrowings	14,527
Loans and Leases Receivable	916,072
Long-term Debt	0
Occupancy	2,936
Other Assets	259,322
Other Compr. Net Income	6,207
Other Expenses	4,606
Other Liabilities	121,126
Other Net Income	37,779
Other Noninterest Expense	3,804
Other Revenues	6,743
Property, Plant and Equipment	14,228

Output Variable	Value in 1000 USD
Liabilities	1,093,182
Assets	1,230,610
Expenses	29,919
Revenues	6,743
Stockholders Equity	137,428
Net Income	14,603
Comprehensive Net Income	20,810
BaseVar	1,308,272
ECR before LimitedLiability	16%
Economic Capital Ratio	16%