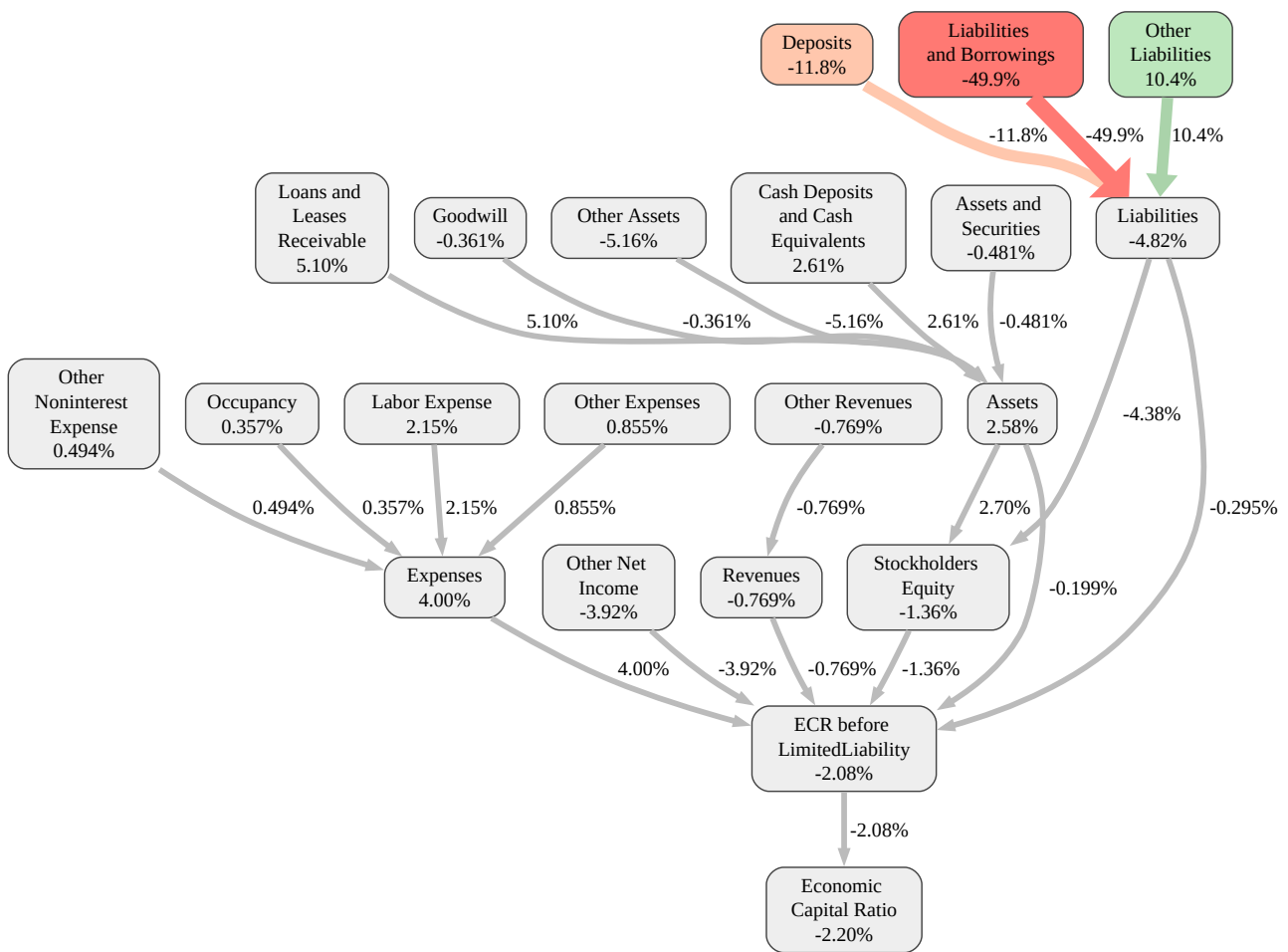




The relative strengths and weaknesses of CNB Financial CORP PA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 50% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.2% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	591,557
Cash Deposits and Cash Equivalents	532,694
Deposits	4,181,744
Fees	0
Goodwill	43,749
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,554,630
Loans and Leases Receivable	3,337,449
Long-term Debt	0
Occupancy	0
Other Assets	163,886
Other Compr. Net Income	8,135
Other Expenses	7,347
Other Liabilities	-3,423,112
Other Net Income	40,090
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	60,064

Output Variable	Value in 1000 USD
Liabilities	4,313,262
Assets	4,729,399
Expenses	7,347
Revenues	0
Stockholders Equity	416,137
Net Income	32,743
Comprehensive Net Income	40,878
BaseVar	4,622,194
ECR before Limited Liability	10%
Economic Capital Ratio	10%