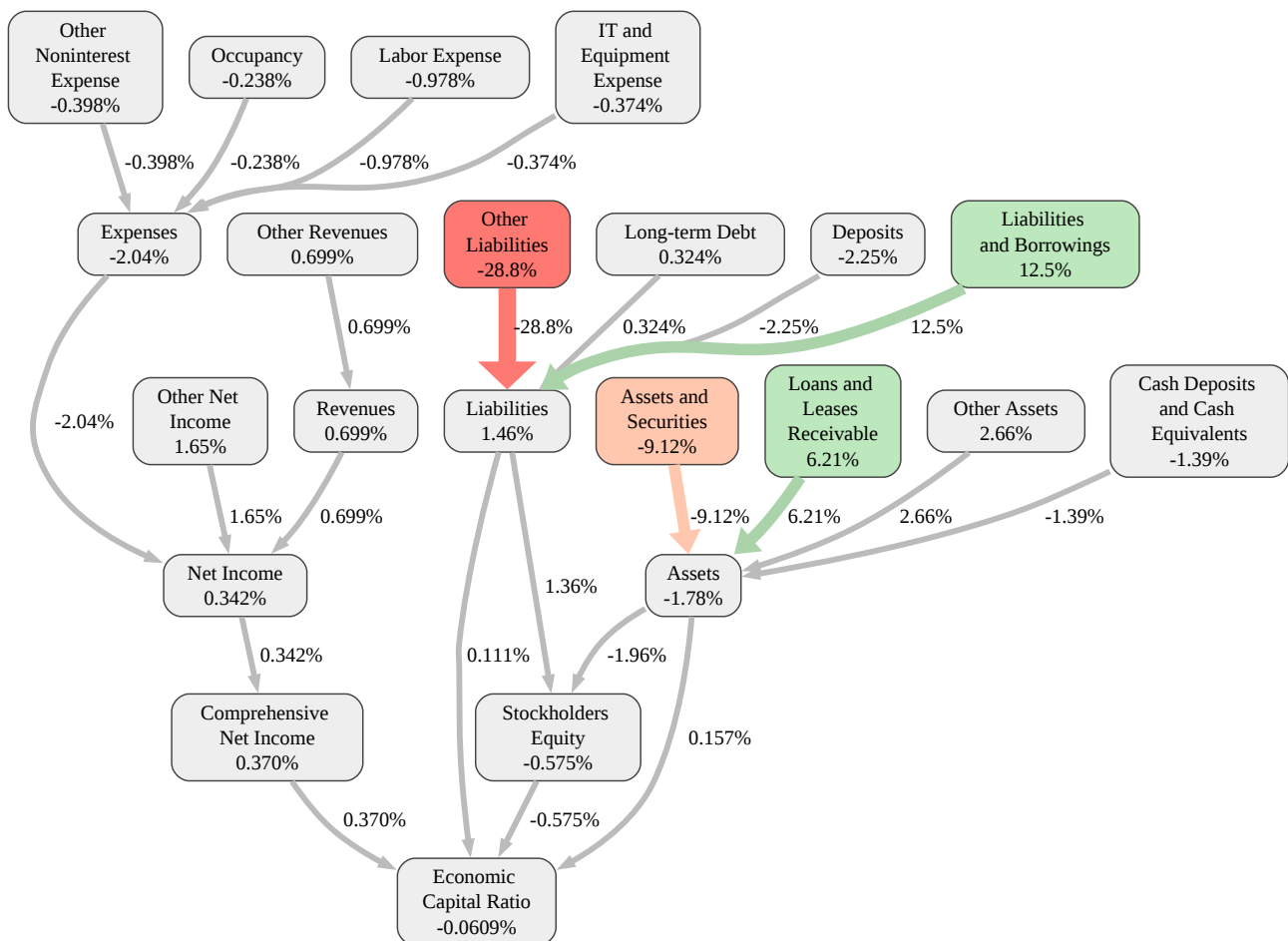




The relative strengths and weaknesses of Norwood Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Norwood Financial CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Norwood Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.061% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	17,583
Cash Deposits and Cash Equivalents	111,693
Deposits	1,535,385
Fees	1,062
Goodwill	29,290
IT and Equipment Expense	3,477
Labor Expense	17,121
Liabilities and Borrowings	14,331
Loans and Leases Receivable	1,397,582
Long-term Debt	0
Occupancy	3,128
Other Assets	277,902
Other Compr. Net Income	3,932
Other Expenses	8,266
Other Liabilities	107,363
Other Net Income	45,624
Other Noninterest Expense	4,672
Other Revenues	7,594
Property, Plant and Equipment	17,814

Output Variable	Value in 1000 USD
Liabilities	1,657,079
Assets	1,851,864
Expenses	37,726
Revenues	7,594
Stockholders Equity	194,785
Net Income	15,492
Comprehensive Net Income	19,424
BaseVar	1,926,671
ECR before Limited Liability	13%
Economic Capital Ratio	13%