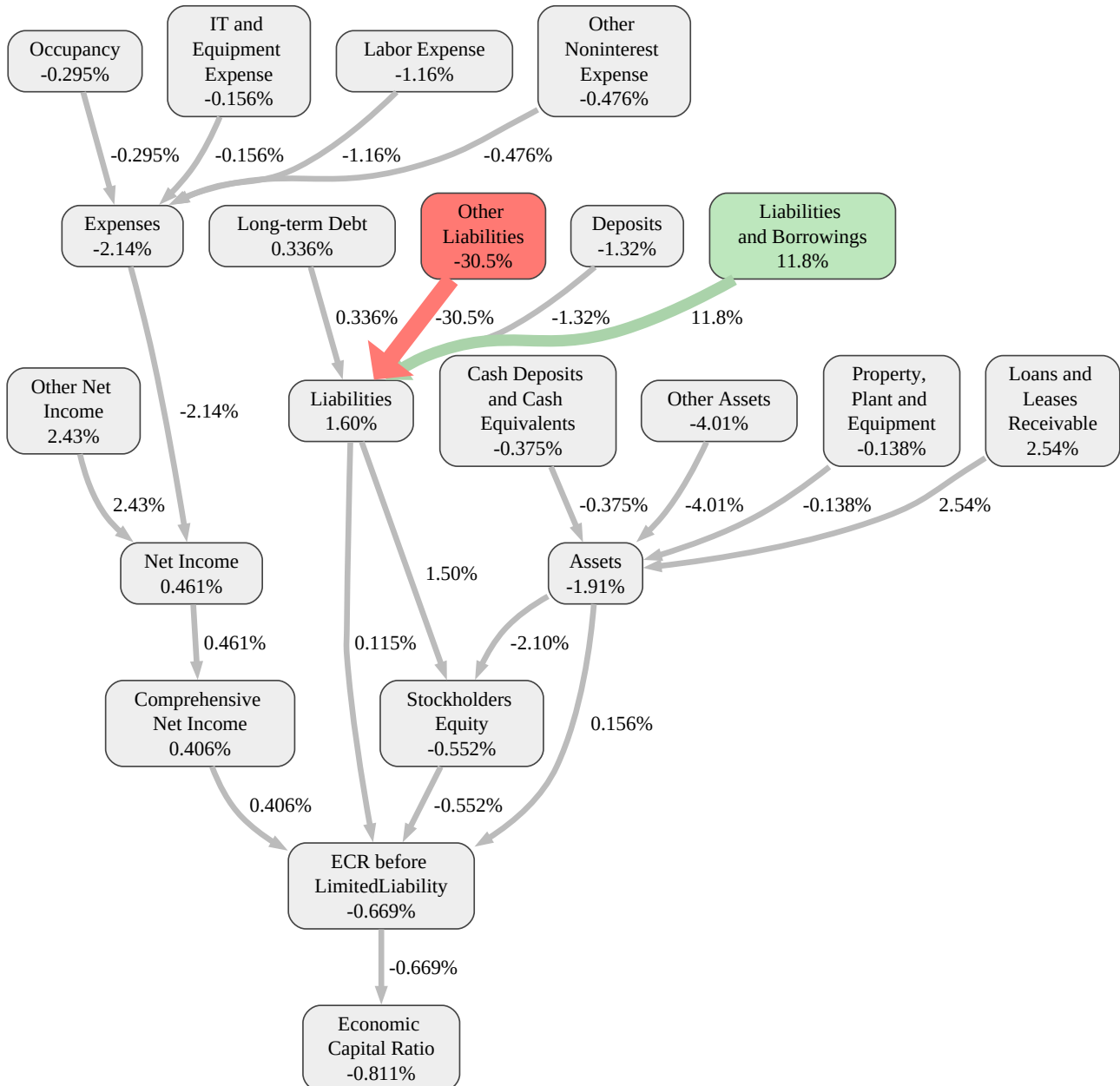




The relative strengths and weaknesses of Norwood Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.81% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	424,776
Cash Deposits and Cash Equivalents	206,681
Deposits	1,756,793
Fees	1,582
Goodwill	29,266
IT and Equipment Expense	3,704
Labor Expense	20,608
Liabilities and Borrowings	14,426
Loans and Leases Receivable	1,338,489
Long-term Debt	0
Occupancy	3,533
Other Assets	52,003
Other Compr. Net Income	-5,375
Other Expenses	9,452
Other Liabilities	92,023
Other Net Income	61,382
Other Noninterest Expense	5,644
Other Revenues	8,600
Property, Plant and Equipment	17,289

Output Variable	Value in 1000 USD
Liabilities	1,863,242
Assets	2,068,504
Expenses	44,523
Revenues	8,600
Stockholders Equity	205,262
Net Income	25,459
Comprehensive Net Income	20,084
BaseVar	2,183,455
ECR before Limited Liability	12%
Economic Capital Ratio	12%