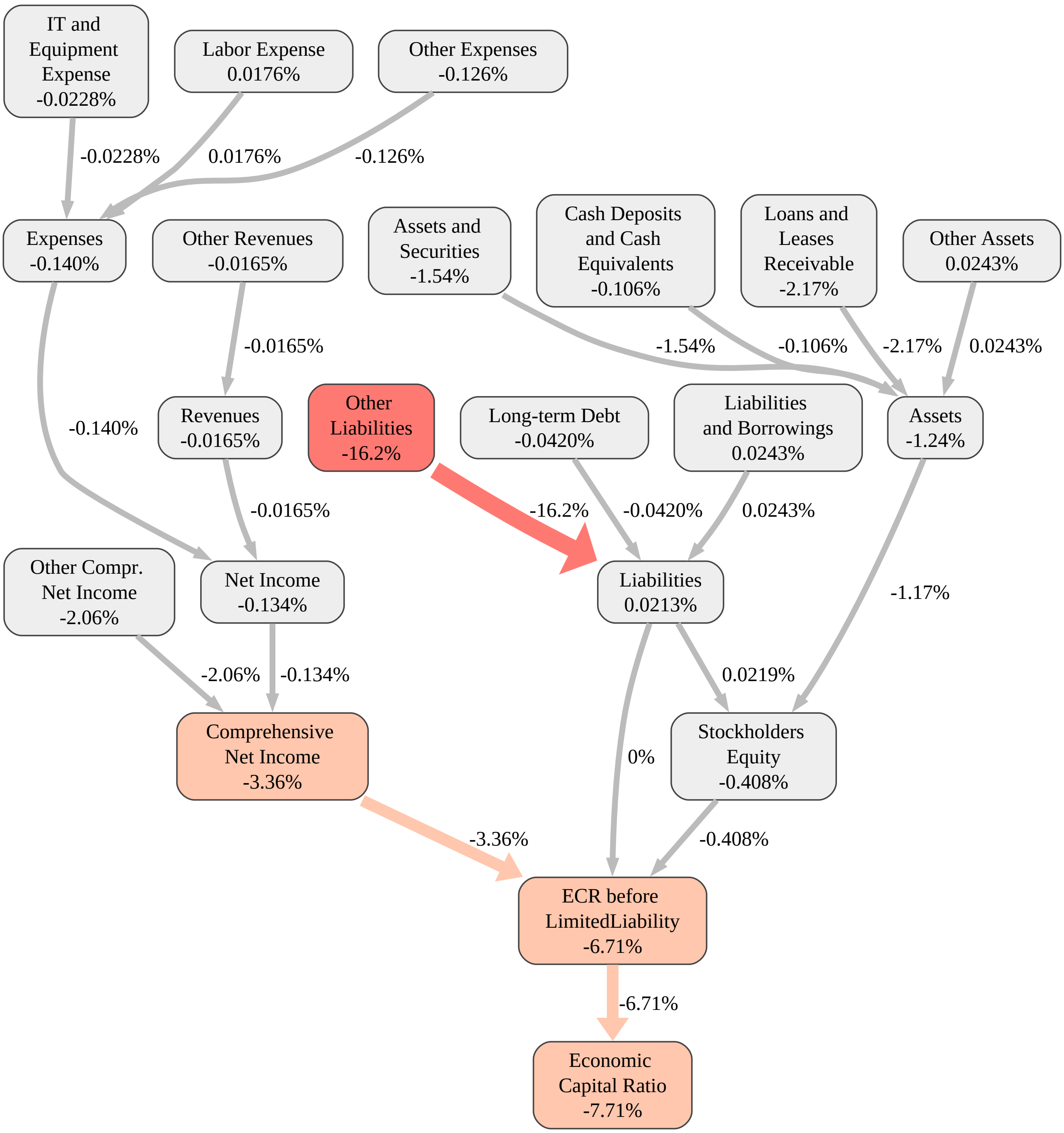
STATE BANKS 2023

Juniata Valley Financial CORP
Rank 155 of 157



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The relative strengths and weaknesses of Juniata Valley 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 Juniata Valley Financial CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 0.024% points.The greatest weakness of Juniata Valley Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 0.024%, being 7.7% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	73,536
Cash Deposits and Cash Equivalents	10,999
Deposits	711,512
Fees	1,205
Goodwill	9,047
IT and Equipment Expense	3,316
Labor Expense	2,370
Liabilities and Borrowings	0
Loans and Leases Receivable	480,485
Long-term Debt	20,000
Occupancy	1,284
Other Assets	248,618
Other Compr. Net Income	-38,502
Other Expenses	10,415
Other Liabilities	62,414
Other Net Income	22,537
Other Noninterest Expense	1,993
Other Revenues	1,761
Property, Plant and Equipment	8,190

Output Variable	Value in 1000 USD
Liabilities	793,926
Assets	830,875
Expenses	20,583
Revenues	1,761
Stockholders Equity	36,949
Net Income	3,715
Comprehensive Net Income	-34,787
BaseVar	963,741
ECR before LimitedLiability	-12%
Economic Capital Ratio	0.024%