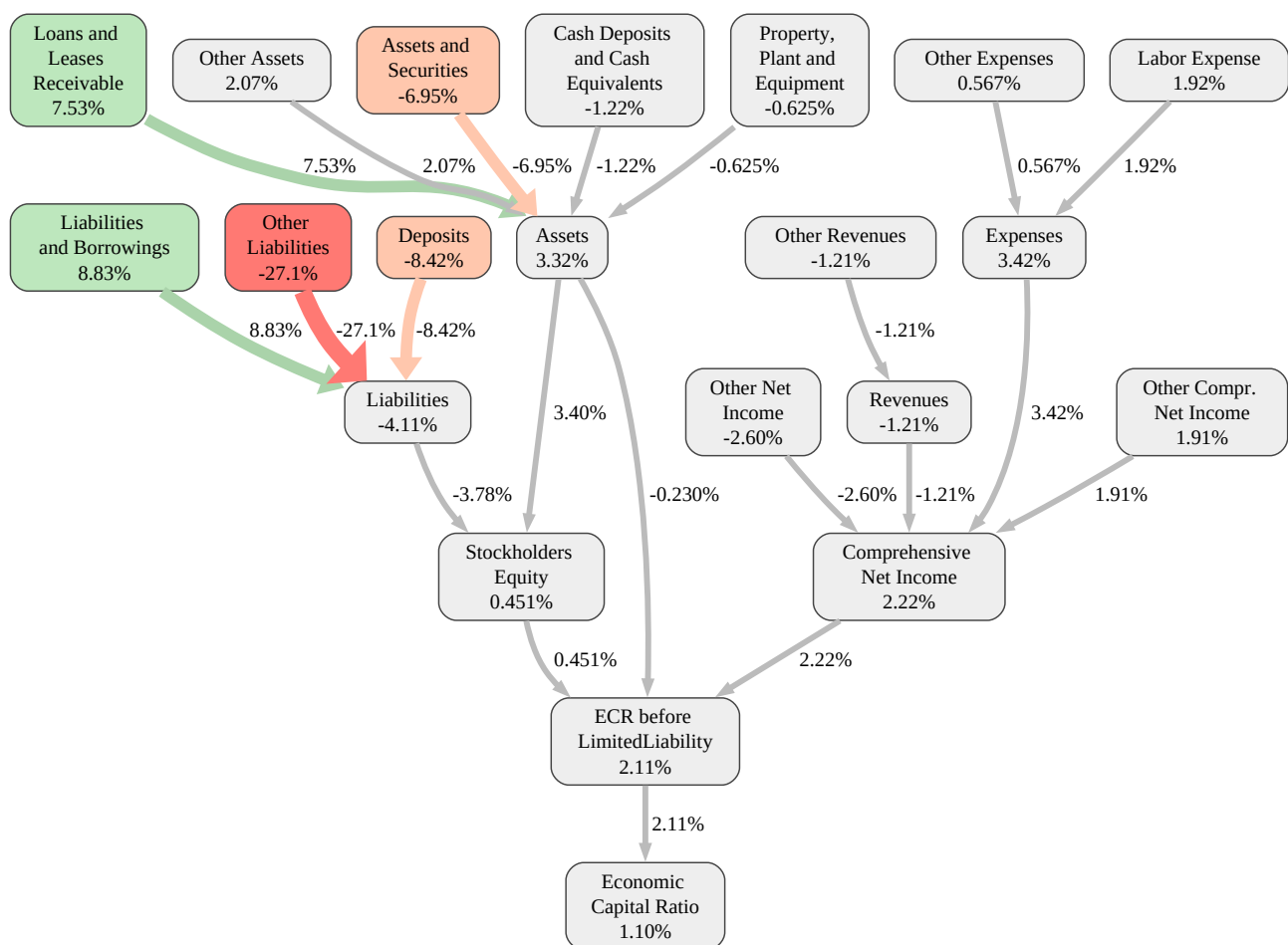




The relative strengths and weaknesses of CNB Financial CORP PA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of CNB Financial CORP PA compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 8.8% points. The greatest weakness of CNB Financial CORP PA is the variable Other Liabilities, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.8%, being 1.1% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	381,024
Cash Deposits and Cash Equivalents	106,285
Deposits	4,622,437
Fees	0
Goodwill	43,749
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	4,231,742
Long-term Debt	0
Occupancy	0
Other Assets	712,379
Other Compr. Net Income	-52,126
Other Expenses	15,026
Other Liabilities	321,980
Other Net Income	78,214
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	4,944,417
Assets	5,475,179
Expenses	15,026
Revenues	0
Stockholders Equity	530,762
Net Income	63,188
Comprehensive Net Income	11,062
BaseVar	5,473,637
ECR before Limited Liability	8.6%
Economic Capital Ratio	8.8%