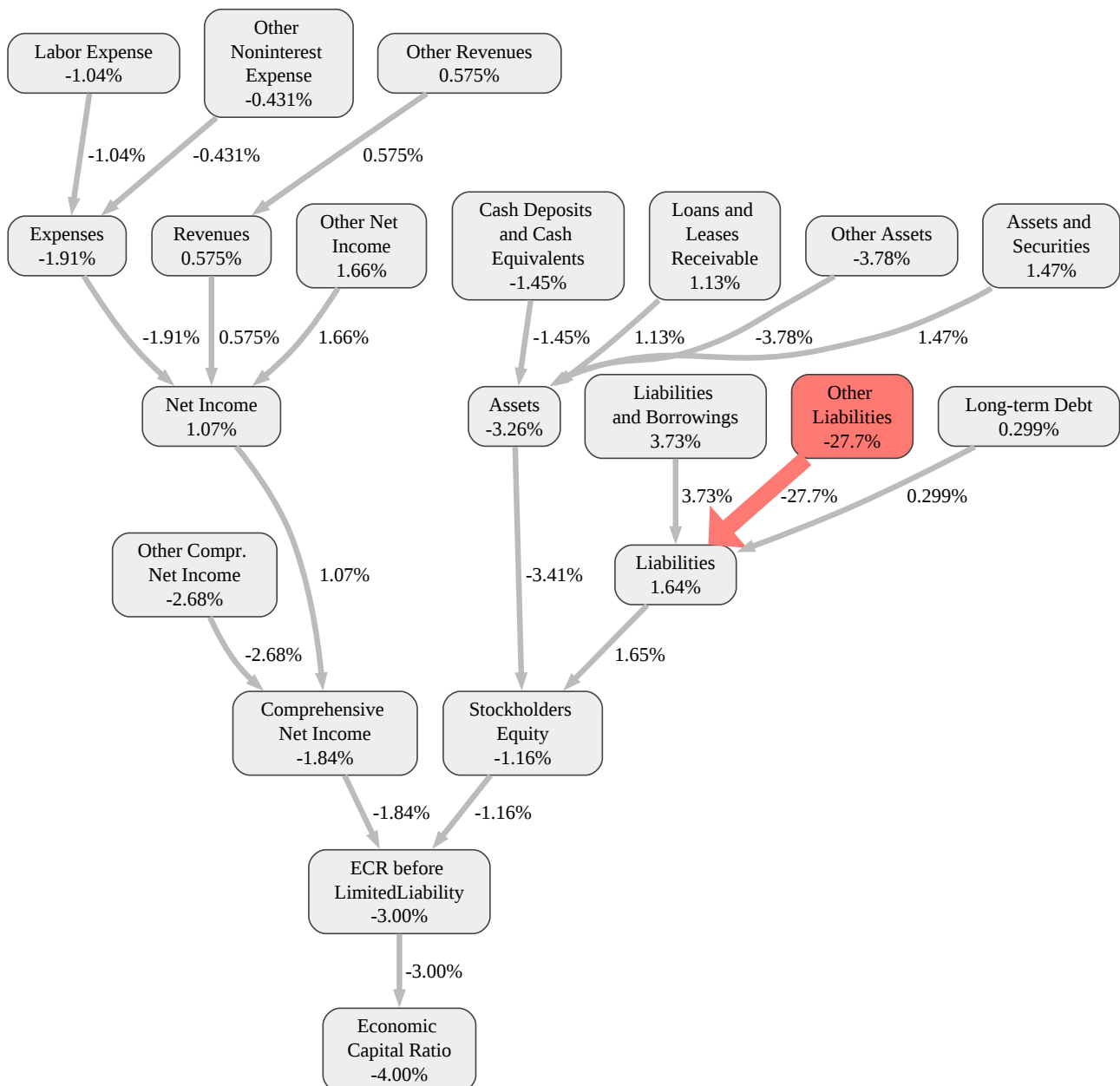




The relative strengths and weaknesses of Norwood Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Norwood Financial CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 3.7% points. The greatest weakness of Norwood Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.7%, being 4.0% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	431,168
Cash Deposits and Cash Equivalents	31,866
Deposits	1,727,727
Fees	1,719
Goodwill	29,266
IT and Equipment Expense	4,214
Labor Expense	22,071
Liabilities and Borrowings	16,390
Loans and Leases Receivable	1,456,946
Long-term Debt	0
Occupancy	3,701
Other Assets	79,900
Other Compr. Net Income	-57,097
Other Expenses	10,853
Other Liabilities	135,868
Other Net Income	67,503
Other Noninterest Expense	6,065
Other Revenues	11,754
Property, Plant and Equipment	17,924

Output Variable	Value in 1000 USD
Liabilities	1,879,985
Assets	2,047,070
Expenses	48,623
Revenues	11,754
Stockholders Equity	167,085
Net Income	30,634
Comprehensive Net Income	-26,463
BaseVar	2,299,261
ECR before Limited Liability	1.7%
Economic Capital Ratio	3.7%