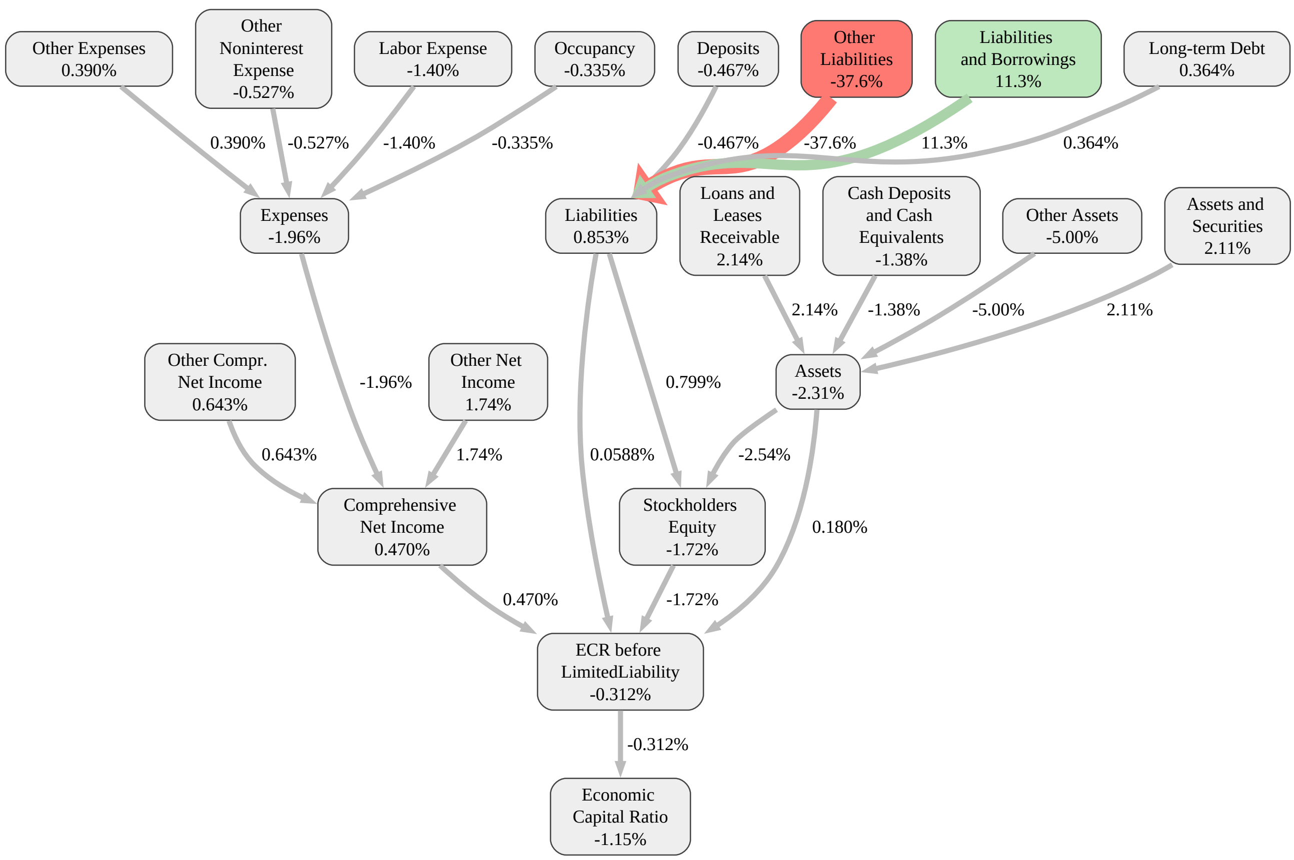
STATE BANKS 2024

Norwood Financial CORP
Rank 88 of 134



RealRate

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Wayne Bank

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 11% points.The greatest weakness of Norwood Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.2% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	419,654
Cash Deposits and Cash Equivalents	66,120
Deposits	1,795,159
Fees	1,676
Goodwill	29,266
IT and Equipment Expense	4,561
Labor Expense	23,565
Liabilities and Borrowings	16,028
Loans and Leases Receivable	1,584,650
Long-term Debt	0
Occupancy	3,864
Other Assets	83,551
Other Compr. Net Income	10,005
Other Expenses	7,843
Other Liabilities	208,822
Other Net Income	56,373
Other Noninterest Expense	6,455
Other Revenues	8,815
Property, Plant and Equipment	17,838

Output Variable	Value in 1000 USD
Liabilities	2,020,009
Assets	2,201,079
Expenses	47,964
Revenues	8,815
Stockholders Equity	181,070
Net Income	17,224
Comprehensive Net Income	27,229
BaseVar	2,334,074
ECR before LimitedLiability	11%
Economic Capital Ratio	11%