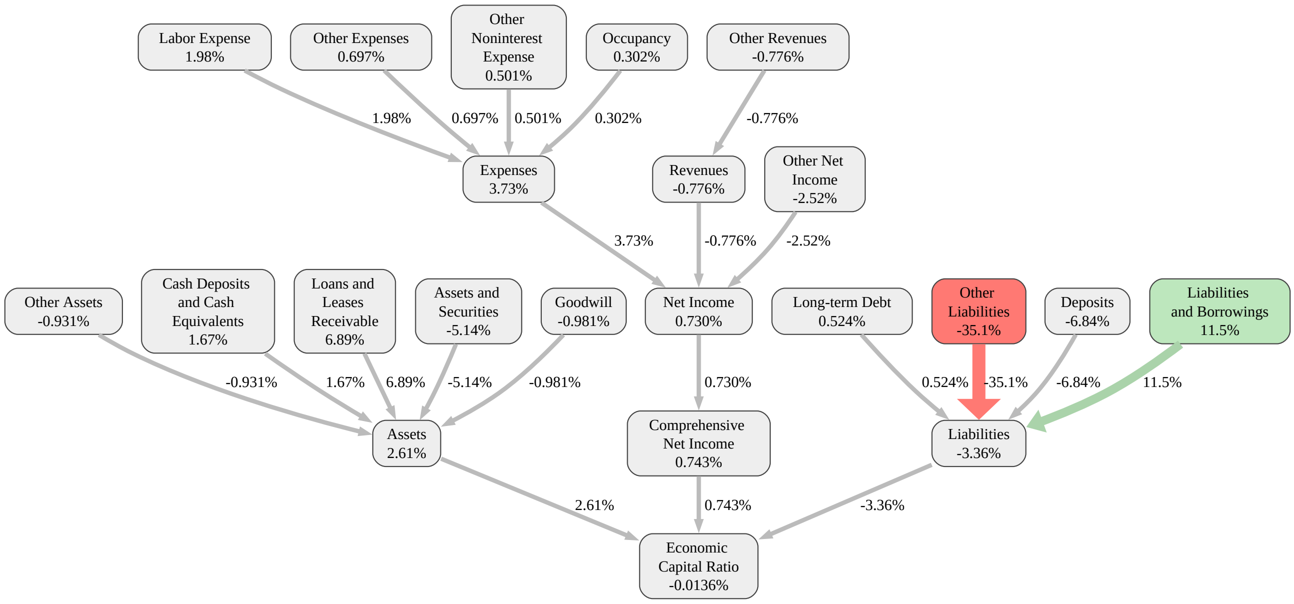
STATE BANKS 2025

CNB Financial CORP PA
Rank 49 of 96



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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 12% points.The greatest weakness of CNB Financial CORP PA is the variable Other Liabilities, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.014% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	479,002
Cash Deposits and Cash Equivalents	443,035
Deposits	5,371,364
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	4,561,599
Long-term Debt	0
Occupancy	0
Other Assets	632,363
Other Compr. Net Income	2,505
Other Expenses	12,784
Other Liabilities	209,951
Other Net Income	67,359
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	76,011

Output Variable	Value in 1000 USD
Liabilities	5,581,315
Assets	6,192,010
Expenses	12,784
Revenues	0
Stockholders Equity	610,695
Net Income	54,575
Comprehensive Net Income	57,080
BaseVar	6,036,669
ECR before LimitedLiability	12%
Economic Capital Ratio	12%