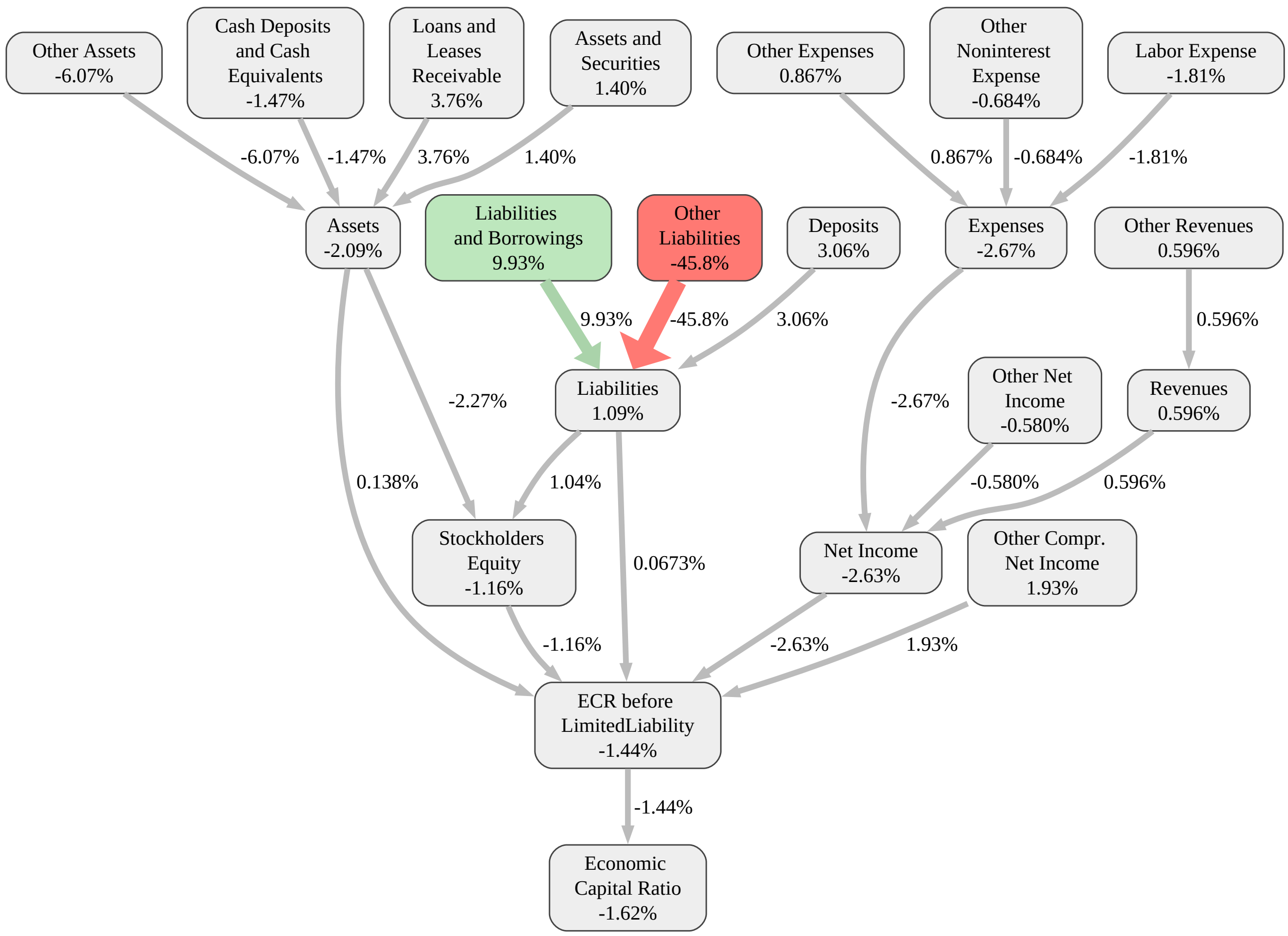
# STATE BANKS 2025

# Norwood Financial CORP
Rank 68 of 96



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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 9.9% points.The greatest weakness of Norwood Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 46% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.9%, being 1.6% points below the market average of 12%.

| Input Variable | Value in 1000 USD |
|---|---|
| Assets and Securities | 416,068 |
| Cash Deposits and Cash Equivalents | 72,339 |
| Deposits | 1,859,163 |
| Fees | 2,173 |
| Goodwill | 29,266 |
| IT and Equipment Expense | 5,641 |
| Labor Expense | 25,018 |
| Liabilities and Borrowings | 17,314 |
| Loans and Leases Receivable | 1,693,795 |
| Long-term Debt | 0 |
| Occupancy | 3,928 |
| Other Assets | 86,337 |
| Other Compr. Net Income | 14,227 |
| Other Expenses | 4,004 |
| Other Liabilities | 227,477 |
| Other Net Income | 39,751 |
| Other Noninterest Expense | 7,763 |
| Other Revenues | 9,081 |
| Property, Plant and Equipment | 19,657 |

| Output Variable | Value in 1000 USD |
|---|---|
| Liabilities | 2,103,954 |
| Assets | 2,317,462 |
| Expenses | 48,527 |
| Revenues | 9,081 |
| Stockholders Equity | 213,508 |
| Net Income | 305 |
| Comprehensive Net Income | 14,532 |
| BaseVar | 2,413,237 |
| ECR before LimitedLiability | 9.8% |
| Economic Capital Ratio | 9.9% |