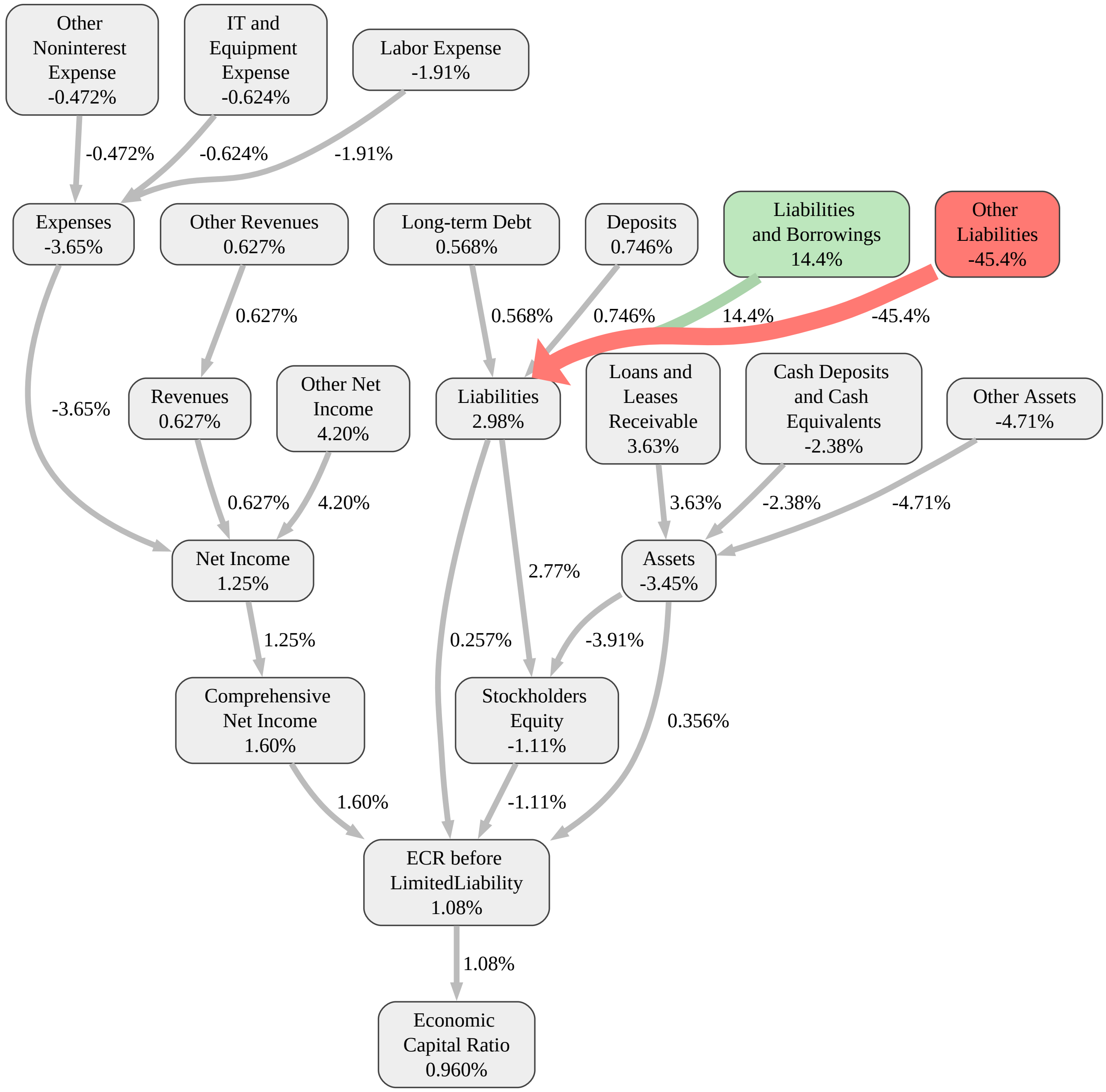
STATE BANKS 2026

Norwood Financial CORP
Rank 36 of 87



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 14% points.The greatest weakness of Norwood Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 45% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 0.96% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	417,144
Cash Deposits and Cash Equivalents	44,436
Deposits	2,078,645
Fees	1,913
Goodwill	29,266
IT and Equipment Expense	5,968
Labor Expense	26,928
Liabilities and Borrowings	17,769
Loans and Leases Receivable	1,833,540
Long-term Debt	0
Occupancy	4,073
Other Assets	77,485
Other Compr. Net Income	11,778
Other Expenses	13,073
Other Liabilities	86,271
Other Net Income	76,877
Other Noninterest Expense	6,458
Other Revenues	9,836
Property, Plant and Equipment	22,971

Output Variable	Value in 1000 USD
Liabilities	2,182,685
Assets	2,424,842
Expenses	58,413
Revenues	9,836
Stockholders Equity	242,157
Net Income	28,300
Comprehensive Net Income	40,078
BaseVar	2,588,544
ECR before LimitedLiability	14%
Economic Capital Ratio	14%