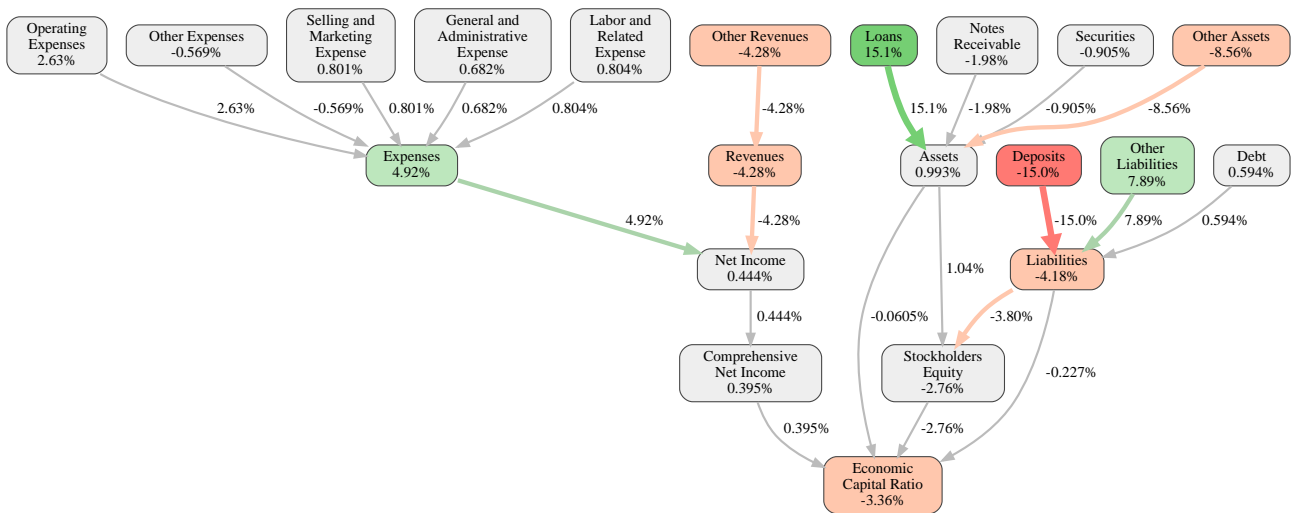




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CODORUS VALLEY BANCORP INC
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RealRate

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CODORUS VALLEY BANCORP INC

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The relative strengths and weaknesses of CODORUS VALLEY BANCORP INC 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 CODORUS VALLEY BANCORP INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 15% points. The greatest weakness of CODORUS VALLEY BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 3.4% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	74,032
Debt	125,310
Deposits	1,264,177
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,255,779
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	281,776
Other Compr. Net Income	-2,492
Other Expenses	5,886
Other Liabilities	67,143
Other Net Income	18,988
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,611,587
Liabilities	1,456,630
Expenses	5,886
Revenues	0
Stockholders Equity	154,957
Net Income	13,102
Comprehensive Net Income	10,610
Economic Capital Ratio	5.7%