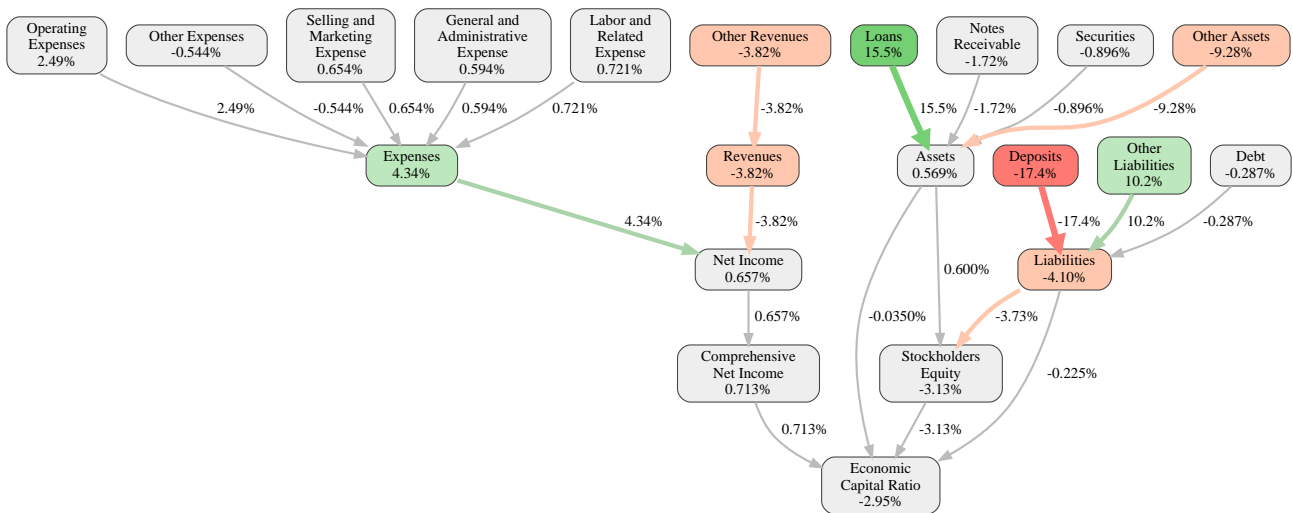




SAVINGS & CREDIT 2018

CODORUS VALLEY BANCORP INC
Rank 76 of 108





RealRate

SAVINGS & CREDIT 2018

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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 16% points. The greatest weakness of CODORUS VALLEY BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 2.9% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	79,524
Debt	130,310
Deposits	1,384,507
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,383,075
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	246,606
Other Compr. Net Income	333
Other Expenses	9,904
Other Liabilities	30,169
Other Net Income	21,908
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,709,205
Liabilities	1,544,986
Expenses	9,904
Revenues	0
Stockholders Equity	164,219
Net Income	12,004
Comprehensive Net Income	12,337
Economic Capital Ratio	5.8%