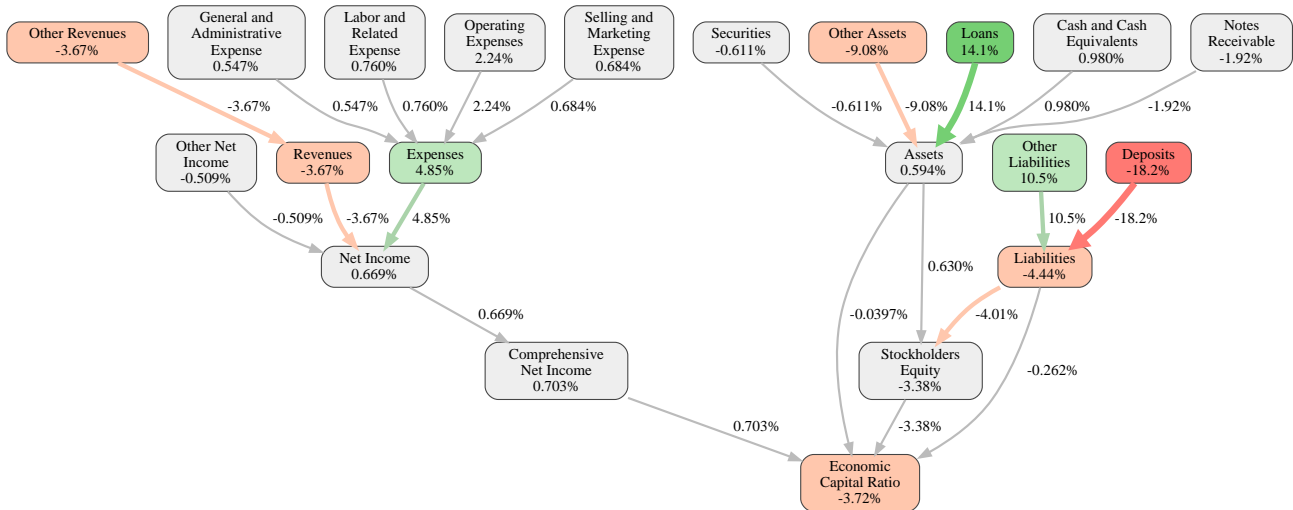




SAVINGS & CREDIT 2019

CODORUS VALLEY BANCORP INC
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RealRate

SAVINGS & CREDIT 2019

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 14% points. The greatest weakness of CODORUS VALLEY BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.3%, being 3.7% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	96,782
Debt	115,310
Deposits	1,495,280
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,466,536
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	244,162
Other Compr. Net Income	-1,268
Other Expenses	5,182
Other Liabilities	18,144
Other Net Income	24,724
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,807,480
Liabilities	1,628,734
Expenses	5,182
Revenues	0
Stockholders Equity	178,746
Net Income	19,542
Comprehensive Net Income	18,274
Economic Capital Ratio	6.3%