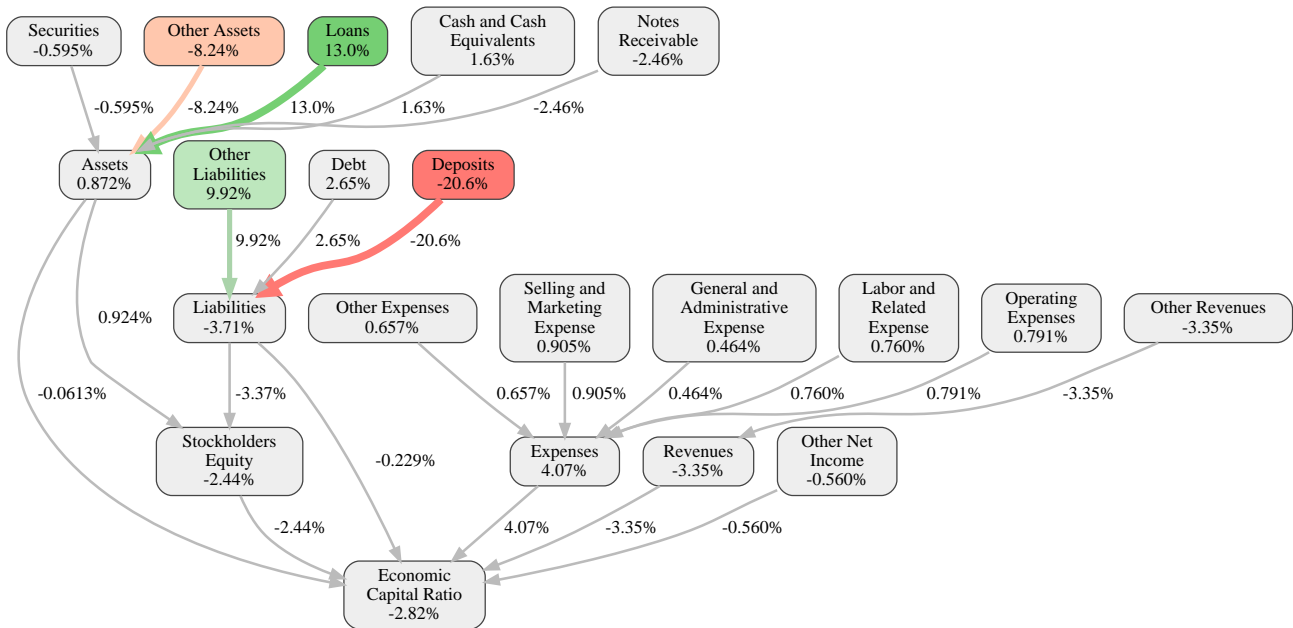




SAVINGS & CREDIT 2020

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 13% points. The greatest weakness of CODORUS VALLEY BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.6%, being 2.8% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	131,591
Debt	81,632
Deposits	1,590,564
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,484,069
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	270,885
Other Compr. Net Income	3,535
Other Expenses	5,025
Other Liabilities	23,181
Other Net Income	23,672
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,886,545
Liabilities	1,695,377
Expenses	5,025
Revenues	0
Stockholders Equity	191,168
Net Income	18,647
Comprehensive Net Income	22,182
Economic Capital Ratio	6.6%