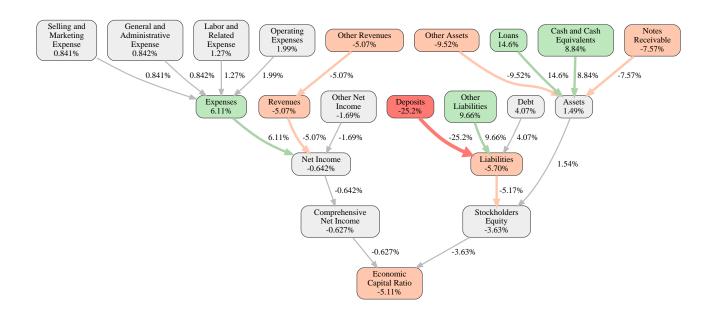


SAVINGS & CREDIT 2022

CODORUS VALLEY BANCORP INC Rank 95 of 104







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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 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.7%, being 5.1% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	545,494
Debt	0
Deposits	2,143,765
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,506,969
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	366,109
Other Compr. Net Income	-3,731
Other Expenses	3,928
Other Liabilities	79,302
Other Net Income	18,587
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,418,572
Liabilities	2,223,067
Expenses	3,928
Revenues	0
Stockholders Equity	195,505
Net Income	14,659
Comprehensive Net Income	10,928
Economic Capital Ratio	4.7%

