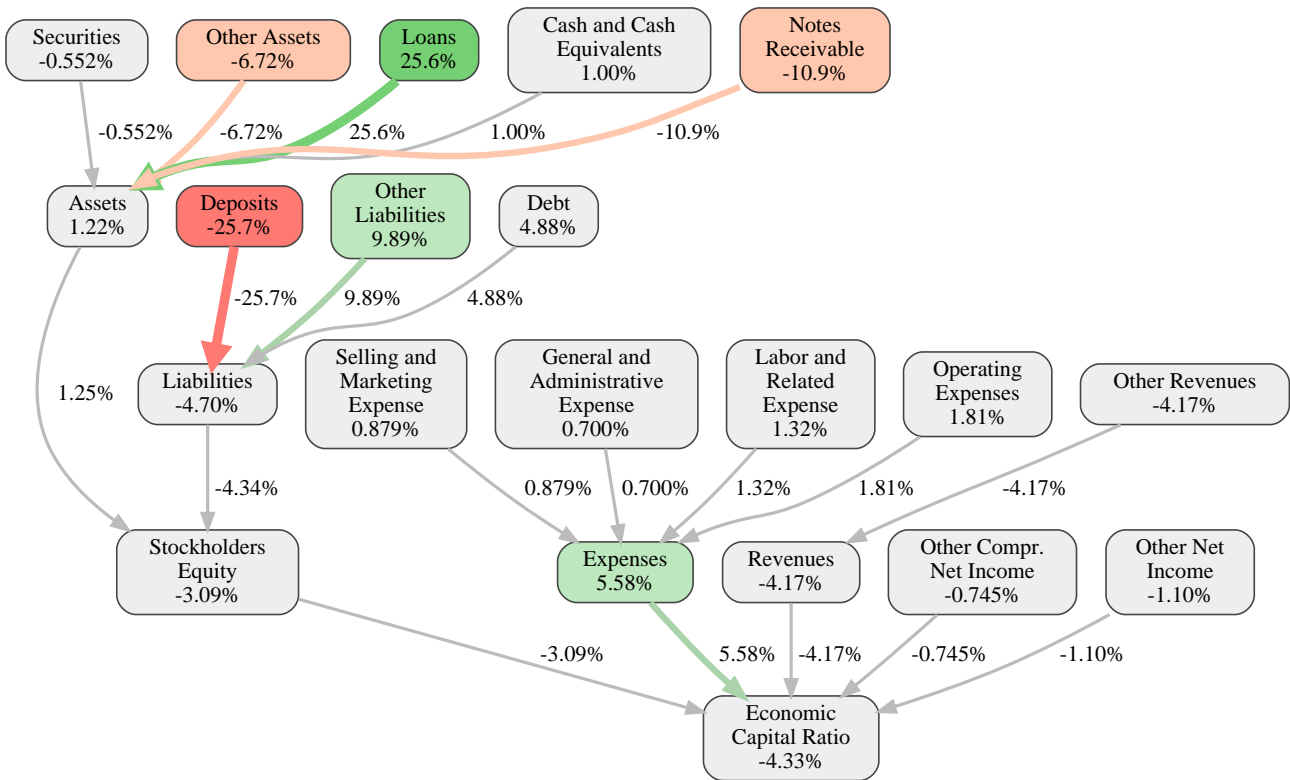




# SAVINGS & CREDIT 2023

CODORUS VALLEY BANCORP INC  
Rank 76 of 96





# SAVINGS & CREDIT 2023

## CODORUS VALLEY BANCORP INC Rank 76 of 96



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 26% points. The greatest weakness of CODORUS VALLEY BANCORP INC is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.5%, being 4.3% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	120,439
Debt	0
Deposits	1,943,219
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,612,121
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	462,492
Other Compr. Net Income	-34,600
Other Expenses	5,556
Other Liabilities	74,533
Other Net Income	25,648
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,195,052
Liabilities	2,017,752
Expenses	5,556
Revenues	0
Stockholders Equity	177,300
Net Income	20,092
Comprehensive Net Income	-14,508
Economic Capital Ratio	3.5%