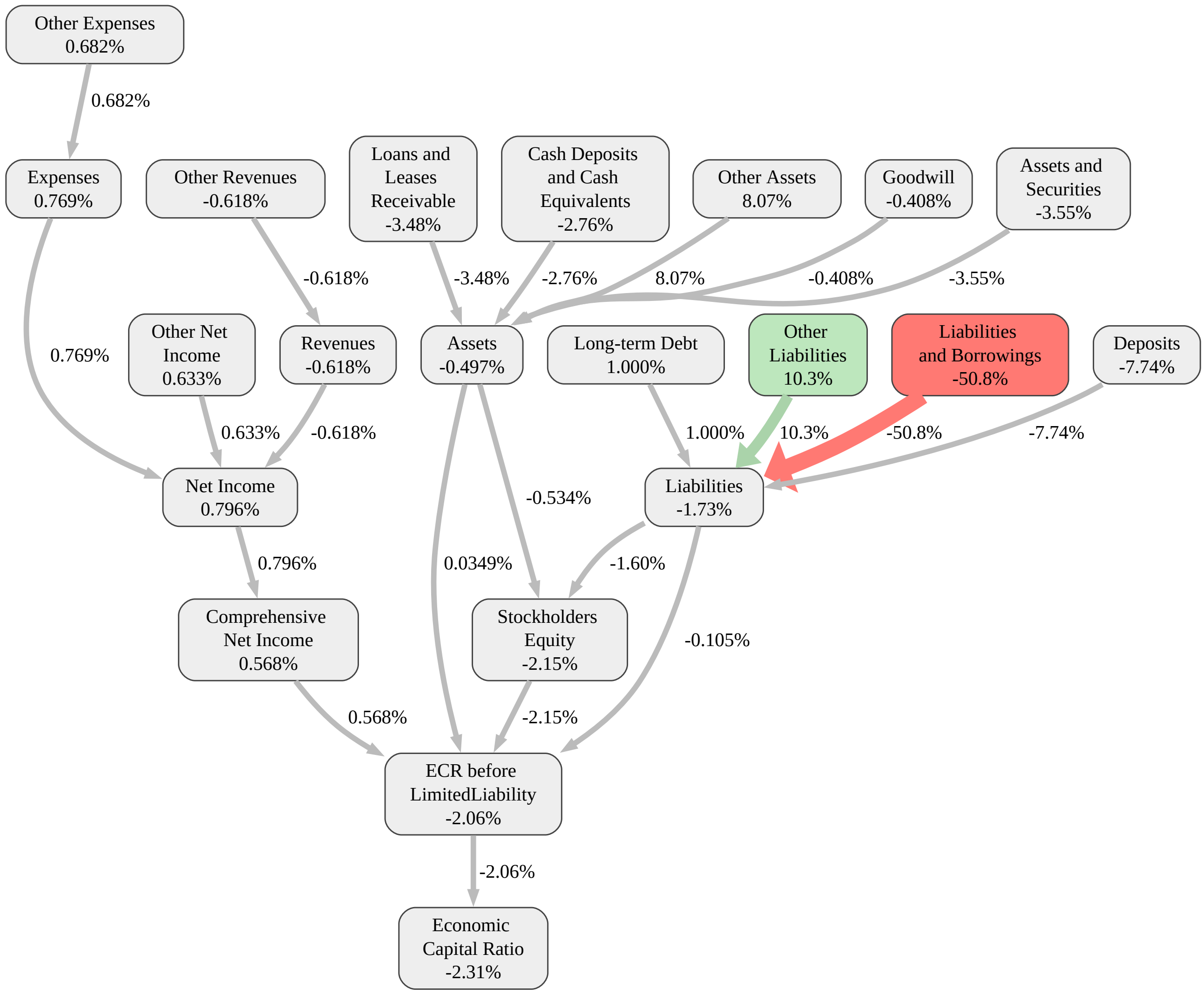
STATE BANKS 2012

CNB Financial CORP PA
Rank 57 of 78



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The relative strengths and weaknesses of CNB Financial CORP PA 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 CNB Financial CORP PA compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 10% points.The greatest weakness of CNB Financial CORP PA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 51% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.3% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	17,523
Cash Deposits and Cash Equivalents	39,703
Deposits	1,353,851
Fees	0
Goodwill	10,821
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,222,510
Loans and Leases Receivable	837,268
Long-term Debt	0
Occupancy	0
Other Assets	672,888
Other Compr. Net Income	0
Other Expenses	5,529
Other Liabilities	-1,106,043
Other Net Income	20,633
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	24,004

Output Variable	Value in 1000 USD
Liabilities	1,470,318
Assets	1,602,207
Expenses	5,529
Revenues	0
Stockholders Equity	131,889
Net Income	15,104
Comprehensive Net Income	15,104
BaseVar	1,583,747
ECR before LimitedLiability	10%
Economic Capital Ratio	10%