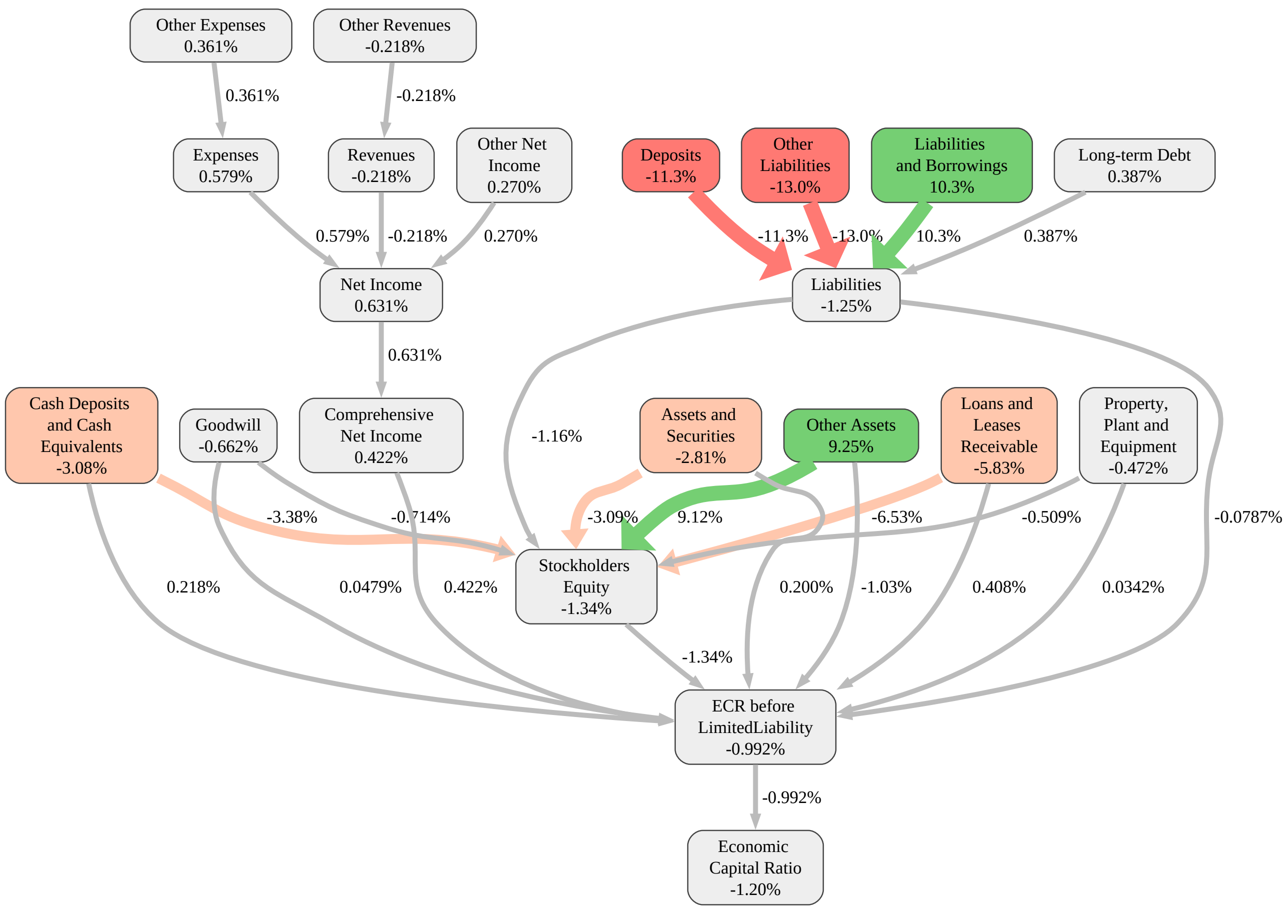
STATE BANKS 2013

QNB CORP
Rank 55 of 85



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The relative strengths and weaknesses of QNB CORP 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 QNB CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 10% points.The greatest weakness of QNB CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.2% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	9,102
Cash Deposits and Cash Equivalents	15,453
Deposits	801,638
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	34,839
Loans and Leases Receivable	467,961
Long-term Debt	5,287
Occupancy	0
Other Assets	418,385
Other Compr. Net Income	-209
Other Expenses	2,609
Other Liabilities	487
Other Net Income	11,784
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	8,973

Output Variable	Value in 1000 USD
Liabilities	842,251
Assets	919,874
Expenses	2,609
Revenues	0
Stockholders Equity	77,623
Net Income	9,175
Comprehensive Net Income	8,966
BaseVar	907,565
ECR before LimitedLiability	10%
Economic Capital Ratio	11%