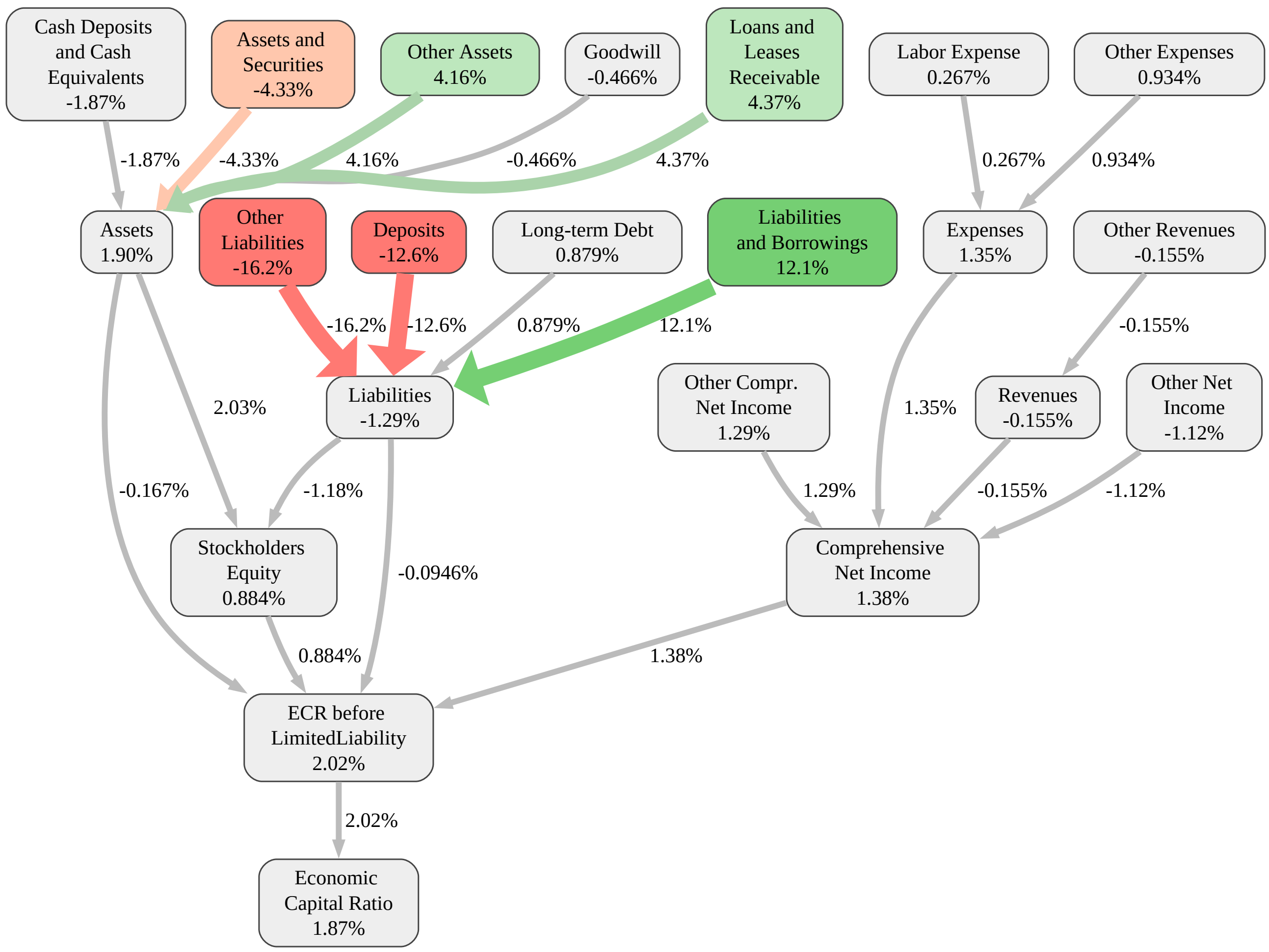
STATE BANKS 2014

Juniata Valley Financial CORP
Rank 24 of 87



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The relative strengths and weaknesses of Juniata Valley Financial 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 Juniata Valley Financial CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 12% points.The greatest weakness of Juniata Valley Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.9% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	249
Cash Deposits and Cash Equivalents	8,613
Deposits	379,645
Fees	0
Goodwill	2,046
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	275,511
Long-term Debt	0
Occupancy	0
Other Assets	156,033
Other Compr. Net Income	-240
Other Expenses	505
Other Liabilities	19,153
Other Net Income	4,506
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	6,330

Output Variable	Value in 1000 USD
Liabilities	398,798
Assets	448,782
Expenses	505
Revenues	0
Stockholders Equity	49,984
Net Income	4,001
Comprehensive Net Income	3,761
BaseVar	433,321
ECR before LimitedLiability	12%
Economic Capital Ratio	12%