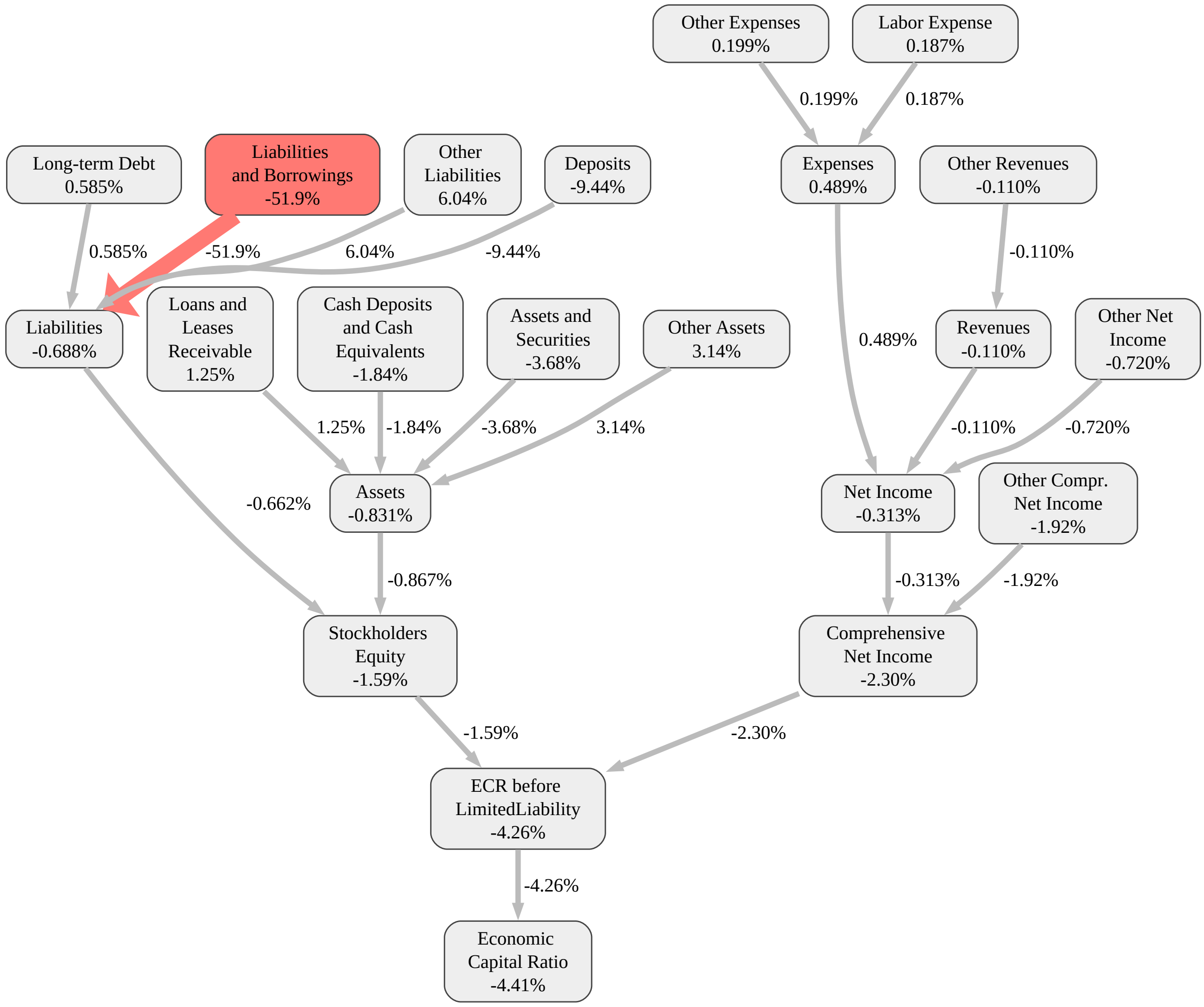
STATE BANKS 2014

CNB Financial CORP PA
Rank 85 of 87



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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 6.0% points.The greatest weakness of CNB Financial CORP PA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 52% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 4.4% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	4,127
Cash Deposits and Cash Equivalents	29,633
Deposits	1,835,314
Fees	0
Goodwill	27,194
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,636,515
Loans and Leases Receivable	1,279,129
Long-term Debt	0
Occupancy	0
Other Assets	759,617
Other Compr. Net Income	-23,369
Other Expenses	6,340
Other Liabilities	-1,505,451
Other Net Income	23,019
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	31,589

Output Variable	Value in 1000 USD
Liabilities	1,966,378
Assets	2,131,289
Expenses	6,340
Revenues	0
Stockholders Equity	164,911
Net Income	16,679
Comprehensive Net Income	-6,690
BaseVar	2,144,535
ECR before LimitedLiability	5.0%
Economic Capital Ratio	6.0%