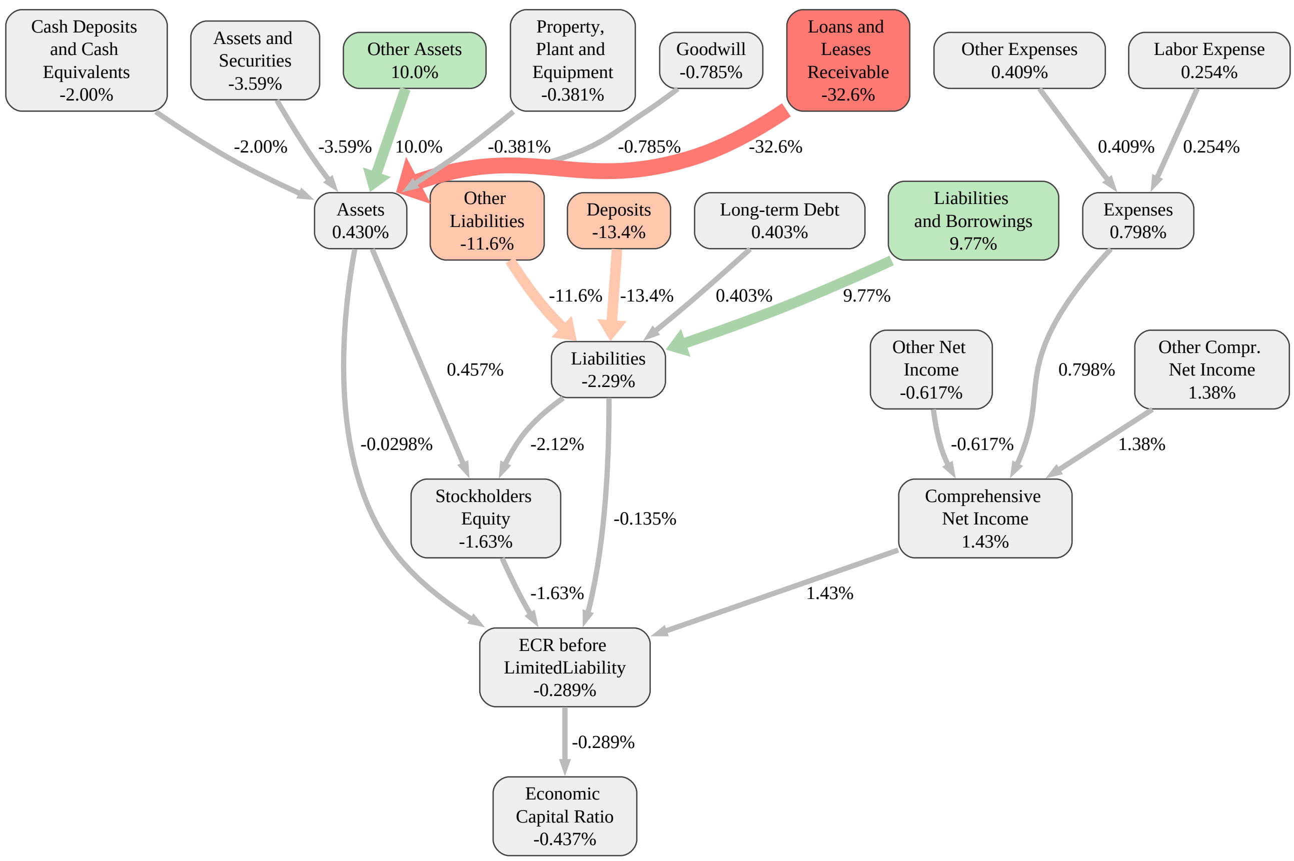
STATE BANKS 2014

QNB CORP
Rank 48 of 87



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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 Other Assets, increasing the Economic Capital Ratio by 10% points.The greatest weakness of QNB CORP is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.44% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	10,365
Cash Deposits and Cash Equivalents	16,286
Deposits	814,532
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	37,334
Loans and Leases Receivable	0
Long-term Debt	5,000
Occupancy	0
Other Assets	896,357
Other Compr. Net Income	0
Other Expenses	2,346
Other Liabilities	392
Other Net Income	10,738
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	9,875

Output Variable	Value in 1000 USD
Liabilities	857,258
Assets	932,883
Expenses	2,346
Revenues	0
Stockholders Equity	75,625
Net Income	8,392
Comprehensive Net Income	8,392
BaseVar	918,818
ECR before LimitedLiability	9.9%
Economic Capital Ratio	10%