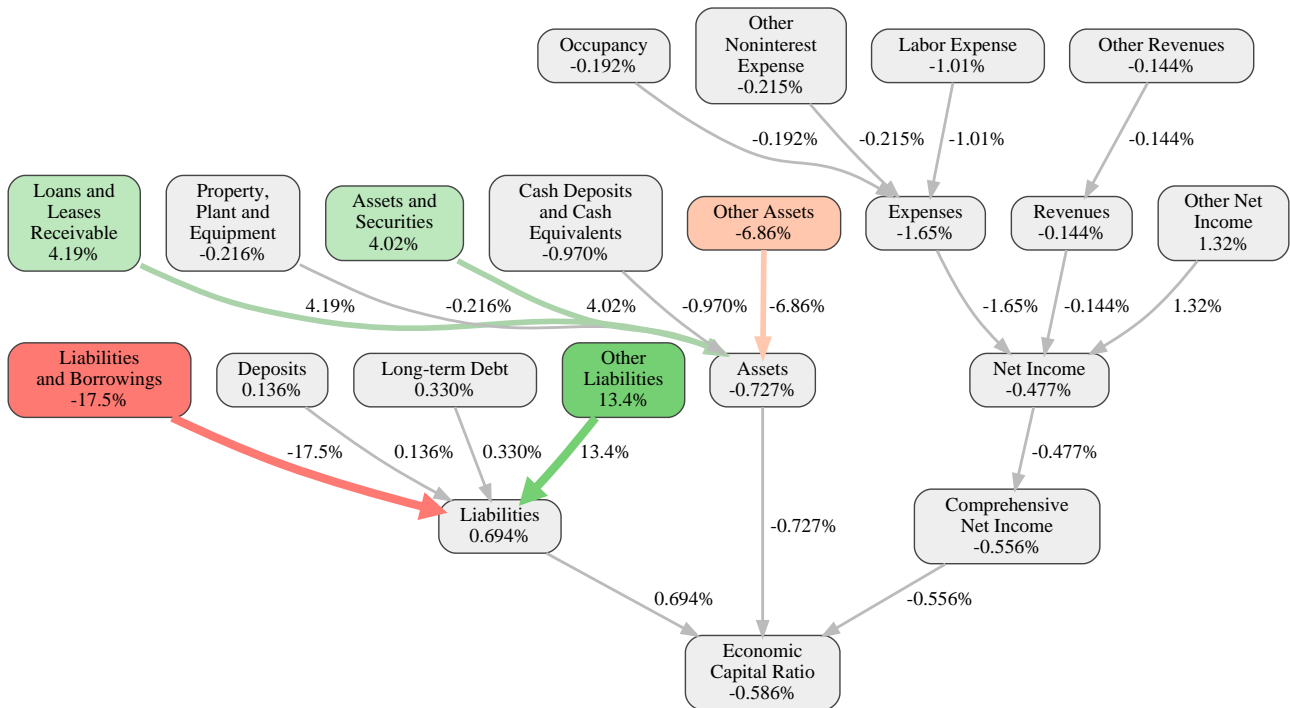




RealRate

STATE BANKS 2019

FARMERS NATIONAL BANC CORP OH Rank 107 of 172





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The relative strengths and weaknesses of FARMERS NATIONAL BANC CORP OH 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 FARMERS NATIONAL BANC CORP OH compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of FARMERS NATIONAL BANC CORP OH is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.3%, being 0.59% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	440,402
Cash Deposits and Cash Equivalents	57,926
Deposits	1,799,720
Fees	3,755
Goodwill	38,201
IT and Equipment Expense	4,134
Labor Expense	35,976
Liabilities and Borrowings	1,368,802
Loans and Leases Receivable	1,722,248
Long-term Debt	6,033
Occupancy	6,478
Other Assets	48,876
Other Compr. Net Income	-4,457
Other Expenses	10,423
Other Liabilities	-1,108,011
Other Net Income	79,382
Other Noninterest Expense	7,665
Other Revenues	1,479
Property, Plant and Equipment	21,211

Output Variable	Value in 1000 USD
Liabilities	2,066,544
Assets	2,328,864
Expenses	68,431
Revenues	1,479
Stockholders Equity	262,320
Net Income	12,430
Comprehensive Net Income	7,973
Economic Capital Ratio	6.3%