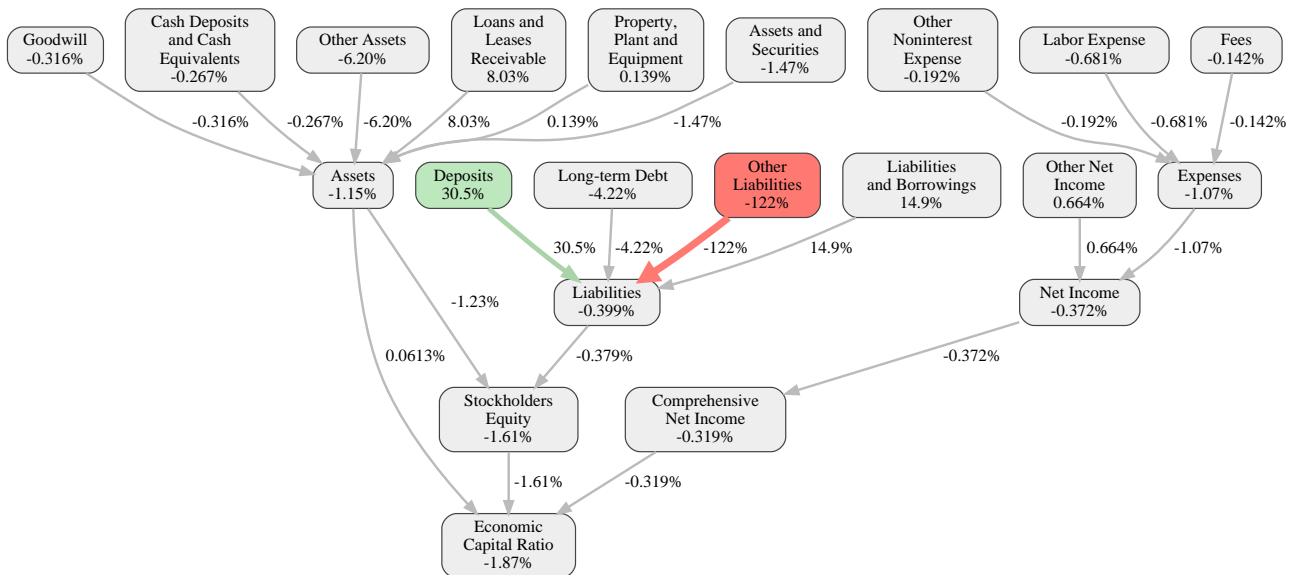




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# STATE BANKS 2019

## PENNS WOODS BANCORP INC Rank 153 of 172





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## PENNS WOODS BANCORP INC Rank 153 of 172



The relative strengths and weaknesses of PENNS WOODS BANCORP INC 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 PENNS WOODS BANCORP INC compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 30% points. The greatest weakness of PENNS WOODS BANCORP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 122% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.0%, being 1.9% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	138,581
Cash Deposits and Cash Equivalents	66,742
Deposits	0
Fees	2,996
Goodwill	17,104
IT and Equipment Expense	3,092
Labor Expense	21,083
Liabilities and Borrowings	13,367
Loans and Leases Receivable	1,370,920
Long-term Debt	138,942
Occupancy	2,702
Other Assets	63,844
Other Compr. Net Income	-1,131
Other Expenses	5,706
Other Liabilities	1,388,918
Other Net Income	47,549
Other Noninterest Expense	5,247
Other Revenues	3,996
Property, Plant and Equipment	27,580

Output Variable	Value in 1000 USD
Liabilities	1,541,227
Assets	1,684,771
Expenses	40,826
Revenues	3,996
Stockholders Equity	143,544
Net Income	10,719
Comprehensive Net Income	9,588
Economic Capital Ratio	5.0%