

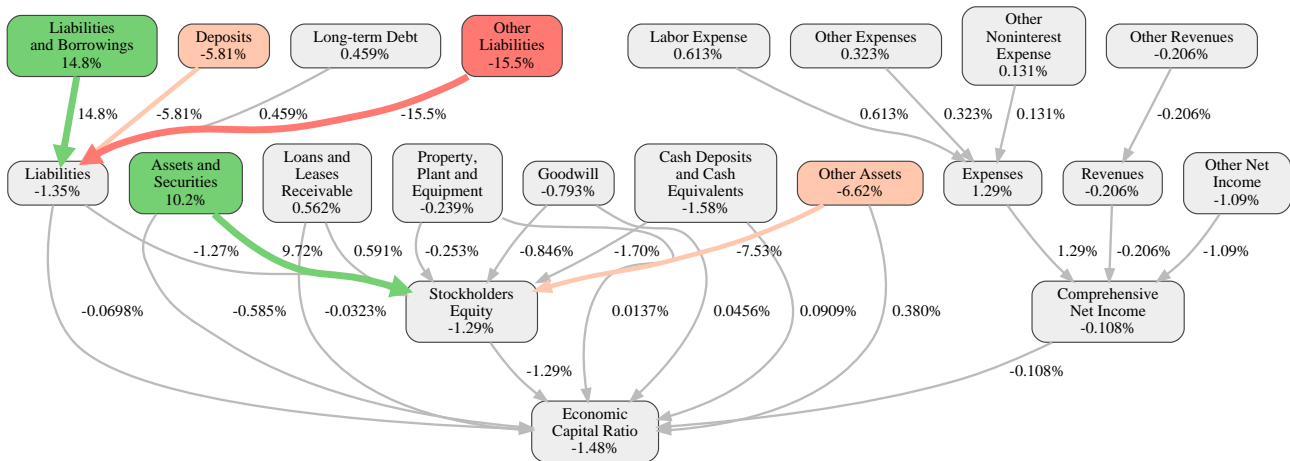


RealRate

STATE BANKS 2019

QNB CORP

Rank 141 of 172





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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 Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of QNB 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 5.4%, being 1.5% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	347,476
Cash Deposits and Cash Equivalents	13,458
Deposits	1,015,598
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,185
Loans and Leases Receivable	776,614
Long-term Debt	0
Occupancy	0
Other Assets	27,986
Other Compr. Net Income	-2,495
Other Expenses	1,557
Other Liabilities	51,321
Other Net Income	12,892
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	9,918

Output Variable	Value in 1000 USD
Liabilities	1,071,104
Assets	1,175,452
Expenses	1,557
Revenues	0
Stockholders Equity	104,348
Net Income	11,335
Comprehensive Net Income	8,840
Economic Capital Ratio	5.4%