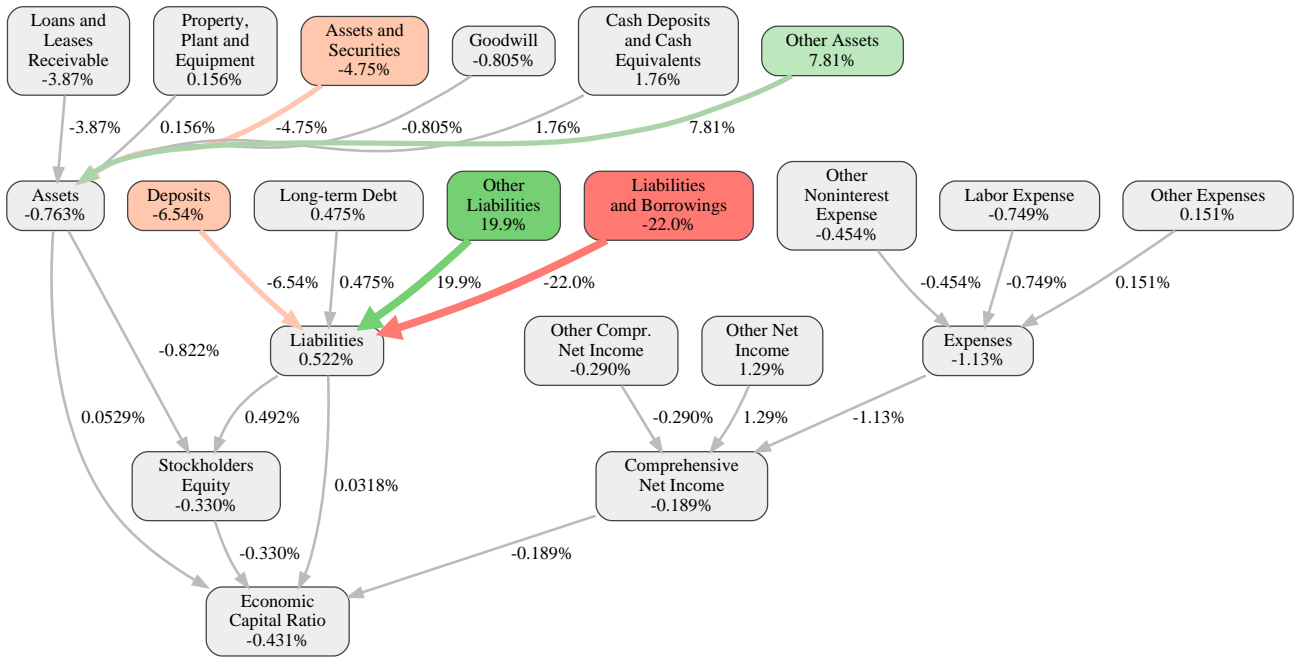




STATE BANKS 2019

AUBURN NATIONAL BANCORPORATION INC Rank 98 of 172





STATE BANKS 2019

AUBURN NATIONAL BANCORPORATION INC Rank 98 of 172



The relative strengths and weaknesses of AUBURN NATIONAL BANCORPORATION 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 AUBURN NATIONAL BANCORPORATION INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 20% points. The greatest weakness of AUBURN NATIONAL BANCORPORATION INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 0.43% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	8,338
Cash Deposits and Cash Equivalents	65,076
Deposits	724,193
Fees	902
Goodwill	0
IT and Equipment Expense	0
Labor Expense	10,653
Liabilities and Borrowings	527,374
Loans and Leases Receivable	472,501
Long-term Debt	0
Occupancy	1,465
Other Assets	258,566
Other Compr. Net Income	-3,197
Other Expenses	2,497
Other Liabilities	-522,545
Other Net Income	27,711
Other Noninterest Expense	4,544
Other Revenues	1,184
Property, Plant and Equipment	13,596

Output Variable	Value in 1000 USD
Liabilities	729,022
Assets	818,077
Expenses	20,061
Revenues	1,184
Stockholders Equity	89,055
Net Income	8,834
Comprehensive Net Income	5,637
Economic Capital Ratio	6.5%