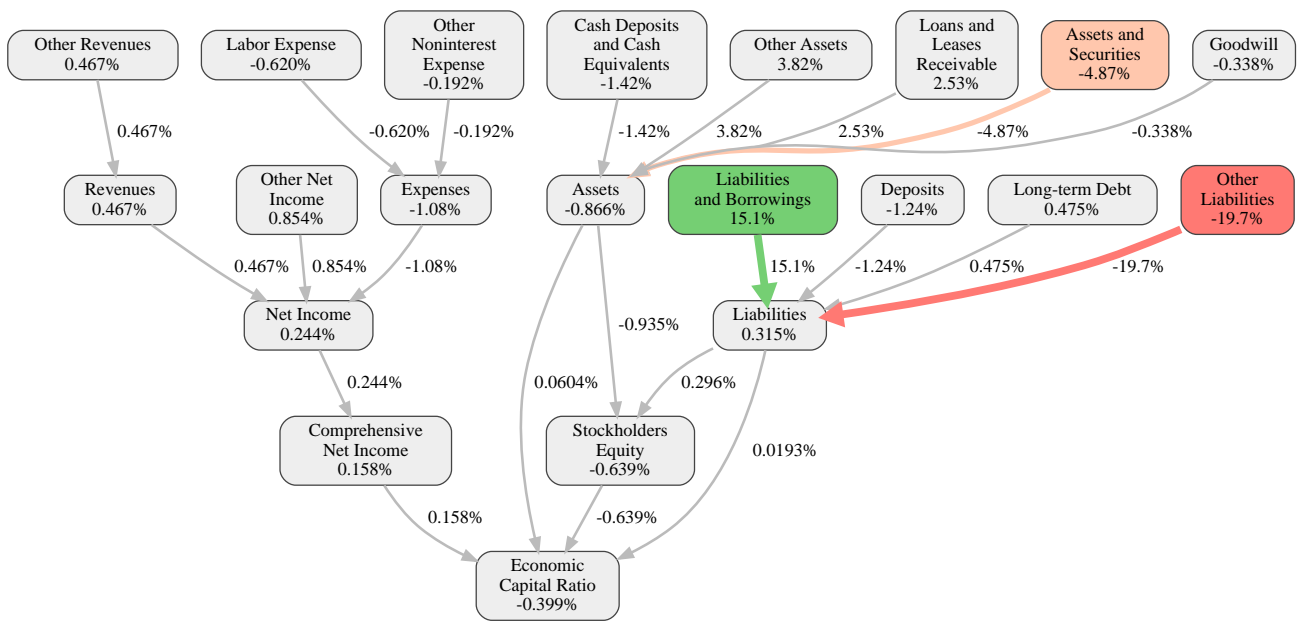




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The relative strengths and weaknesses of NORWOOD FINANCIAL CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of NORWOOD FINANCIAL CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of NORWOOD FINANCIAL CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 0.40% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	8,942
Cash Deposits and Cash Equivalents	18,348
Deposits	946,780
Fees	1,340
Goodwill	11,331
IT and Equipment Expense	2,233
Labor Expense	14,020
Liabilities and Borrowings	8,358
Loans and Leases Receivable	841,730
Long-term Debt	0
Occupancy	2,889
Other Assets	290,362
Other Compr. Net Income	-2,353
Other Expenses	4,385
Other Liabilities	107,136
Other Net Income	35,342
Other Noninterest Expense	3,661
Other Revenues	7,616
Property, Plant and Equipment	13,846

Output Variable	Value in 1000 USD
Liabilities	1,062,274
Assets	1,184,559
Expenses	28,528
Revenues	7,616
Stockholders Equity	122,285
Net Income	14,430
Comprehensive Net Income	12,077
Economic Capital Ratio	6.5%