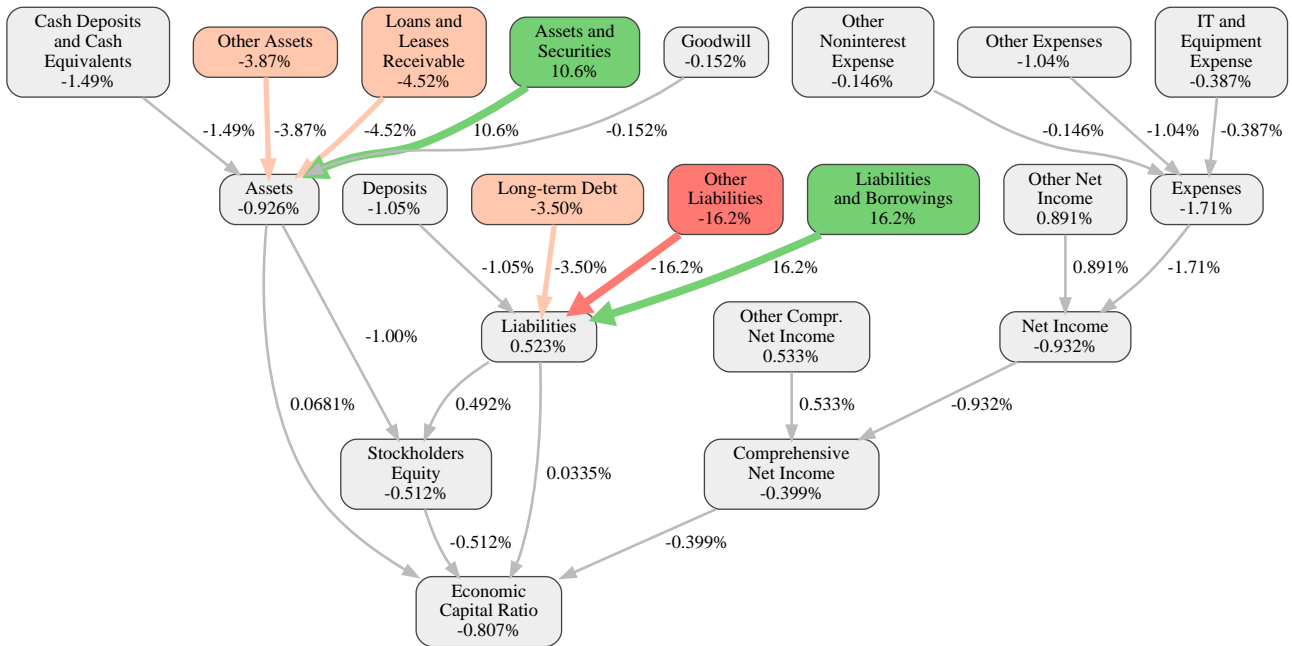




# STATE BANKS 2020

JUNIATA VALLEY FINANCIAL CORP  
Rank 118 of 190





# STATE BANKS 2020

## JUNIATA VALLEY FINANCIAL CORP Rank 118 of 190



The relative strengths and weaknesses of JUNIATA VALLEY 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 JUNIATA VALLEY FINANCIAL CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of JUNIATA VALLEY FINANCIAL 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 6.9%, being 0.81% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	210,686
Cash Deposits and Cash Equivalents	12,740
Deposits	531,937
Fees	1,069
Goodwill	9,047
IT and Equipment Expense	2,995
Labor Expense	3,594
Liabilities and Borrowings	0
Loans and Leases Receivable	397,629
Long-term Debt	45,000
Occupancy	1,296
Other Assets	31,287
Other Compr. Net Income	4,898
Other Expenses	9,687
Other Liabilities	19,988
Other Net Income	21,462
Other Noninterest Expense	1,752
Other Revenues	633
Property, Plant and Equipment	9,243

Output Variable	Value in 1000 USD
Liabilities	596,925
Assets	670,632
Expenses	20,393
Revenues	633
Stockholders Equity	73,707
Net Income	1,702
Comprehensive Net Income	6,600
Economic Capital Ratio	6.9%