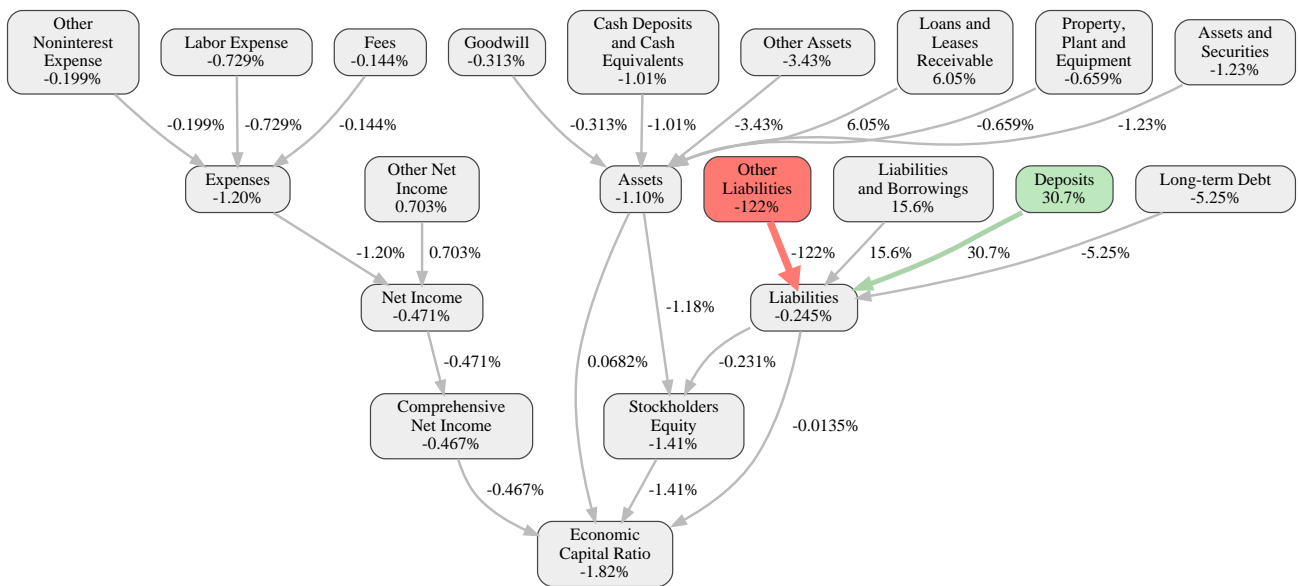




STATE BANKS 2020

PENNS WOODS BANCORP INC
Rank 160 of 190





RealRate

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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 31% 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 5.8%, being 1.8% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	161,141
Cash Deposits and Cash Equivalents	48,589
Deposits	0
Fees	3,052
Goodwill	17,104
IT and Equipment Expense	3,248
Labor Expense	21,829
Liabilities and Borrowings	13,655
Loans and Leases Receivable	1,343,650
Long-term Debt	161,920
Occupancy	2,712
Other Assets	94,839
Other Compr. Net Income	3,845
Other Expenses	6,795
Other Liabilities	1,334,766
Other Net Income	50,582
Other Noninterest Expense	5,210
Other Revenues	3,748
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	1,510,341
Assets	1,665,323
Expenses	42,846
Revenues	3,748
Stockholders Equity	154,982
Net Income	11,484
Comprehensive Net Income	15,329
Economic Capital Ratio	5.8%