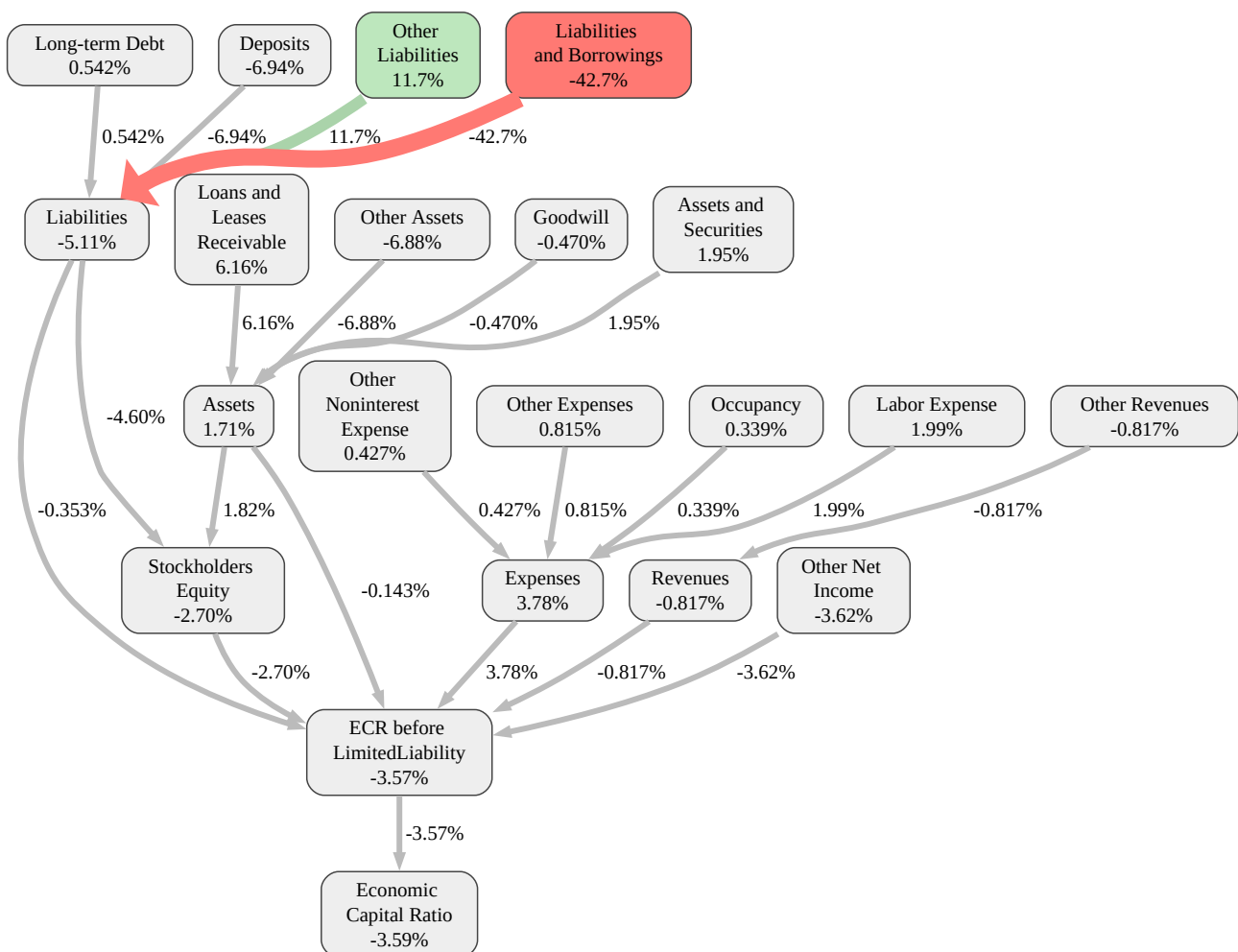




The relative strengths and weaknesses of CNB Financial CORP PA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of CNB Financial CORP PA compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of CNB Financial CORP PA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 43% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 3.6% points below the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	552,122
Cash Deposits and Cash Equivalents	192,974
Deposits	3,102,327
Fees	0
Goodwill	38,730
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,720,068
Loans and Leases Receivable	2,784,562
Long-term Debt	0
Occupancy	0
Other Assets	140,404
Other Compr. Net Income	10,935
Other Expenses	8,560
Other Liabilities	-2,363,702
Other Net Income	48,641
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	54,867

Output Variable	Value in 1000 USD
Liabilities	3,458,693
Assets	3,763,659
Expenses	8,560
Revenues	0
Stockholders Equity	304,966
Net Income	40,081
Comprehensive Net Income	51,016
BaseVar	3,734,843
ECR before Limited Liability	12%
Economic Capital Ratio	12%