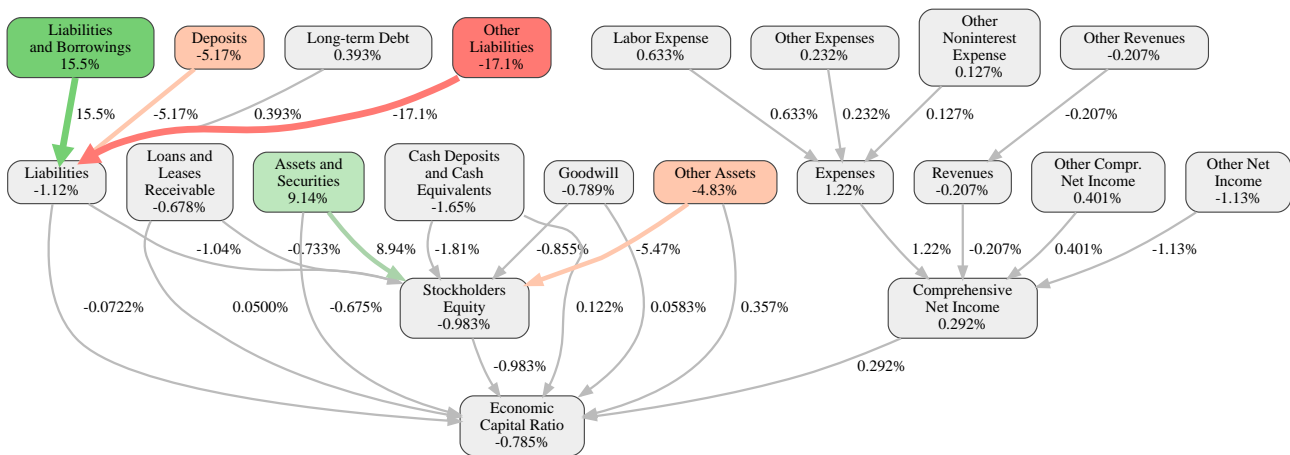




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The relative strengths and weaknesses of QNB CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of QNB CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of QNB CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 0.79% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	354,105
Cash Deposits and Cash Equivalents	17,608
Deposits	1,037,860
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,606
Loans and Leases Receivable	810,729
Long-term Debt	0
Occupancy	0
Other Assets	26,973
Other Compr. Net Income	7,389
Other Expenses	2,850
Other Liabilities	56,840
Other Net Income	15,207
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	15,608

Output Variable	Value in 1000 USD
Liabilities	1,104,306
Assets	1,225,023
Expenses	2,850
Revenues	0
Stockholders Equity	120,717
Net Income	12,357
Comprehensive Net Income	19,746
Economic Capital Ratio	6.9%