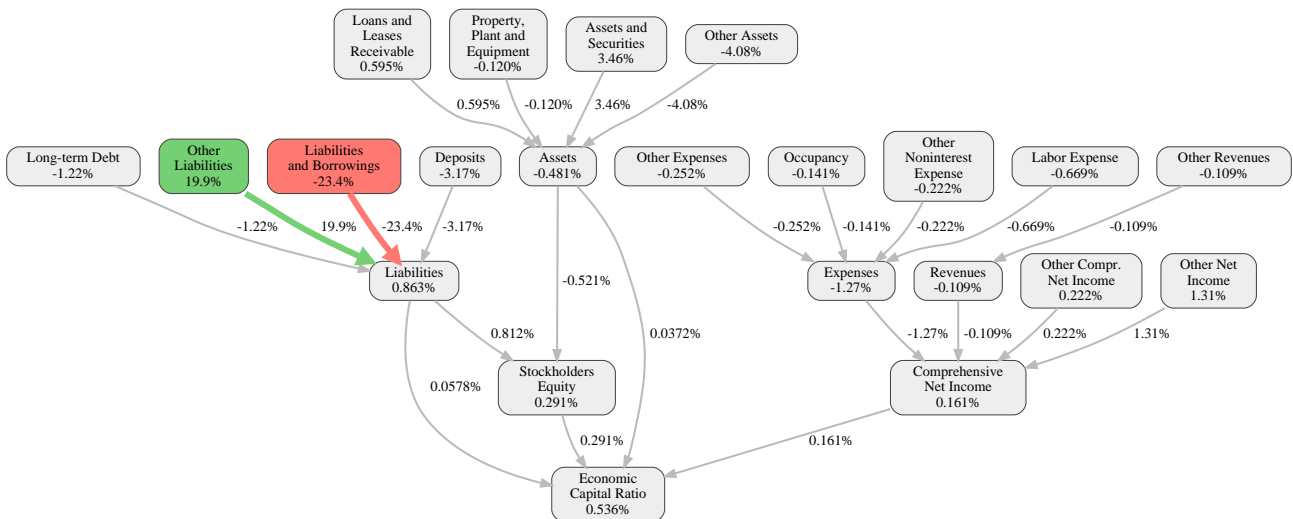




STATE BANKS 2021

FARMERS NATIONAL BANC CORP
OH
Rank 65 of 180





STATE BANKS 2021

FARMERS NATIONAL BANC CORP
OH
Rank 65 of 180



The relative strengths and weaknesses of FARMERS NATIONAL BANC CORP OH 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 FARMERS NATIONAL BANC CORP OH compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 20% points. The greatest weakness of FARMERS NATIONAL BANC CORP OH is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.2%, being 0.54% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	622,421
Cash Deposits and Cash Equivalents	254,621
Deposits	2,610,878
Fees	3,483
Goodwill	45,775
IT and Equipment Expense	887
Labor Expense	39,826
Liabilities and Borrowings	2,001,354
Loans and Leases Receivable	2,055,900
Long-term Debt	76,385
Occupancy	7,254
Other Assets	66,811
Other Compr. Net Income	12,206
Other Expenses	20,166
Other Liabilities	-1,967,566
Other Net Income	99,744
Other Noninterest Expense	10,754
Other Revenues	3,084
Property, Plant and Equipment	25,620

Output Variable	Value in 1000 USD
Liabilities	2,721,051
Assets	3,071,148
Expenses	82,370
Revenues	3,084
Stockholders Equity	350,097
Net Income	20,458
Comprehensive Net Income	32,664
Economic Capital Ratio	7.2%