





STATE BANKS 2021

JUNIATA VALLEY FINANCIAL CORP Rank 125 of 180



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 15% points. The greatest weakness of JUNIATA VALLEY FINANCIAL CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 0.94% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	286,415
Cash Deposits and Cash Equivalents	41,621
Deposits	622,866
Fees	947
Goodwill	9,047
IT and Equipment Expense	3,226
Labor Expense	2,331
Liabilities and Borrowings	0
Loans and Leases Receivable	418,567
Long-term Debt	35,000
Occupancy	1,175
Other Assets	29,260
Other Compr. Net Income	3,007
Other Expenses	9,696
Other Liabilities	59,255
Other Net Income	20,327
Other Noninterest Expense	1,868
Other Revenues	611
Property, Plant and Equipment	8,808

Output Variable	Value in 1000 USD
Liabilities	717,121
Assets	793,718
Expenses	19,243
Revenues	611
Stockholders Equity	76,597
Net Income	1,695
Comprehensive Net Income	4,702
Economic Capital Ratio	5.7%