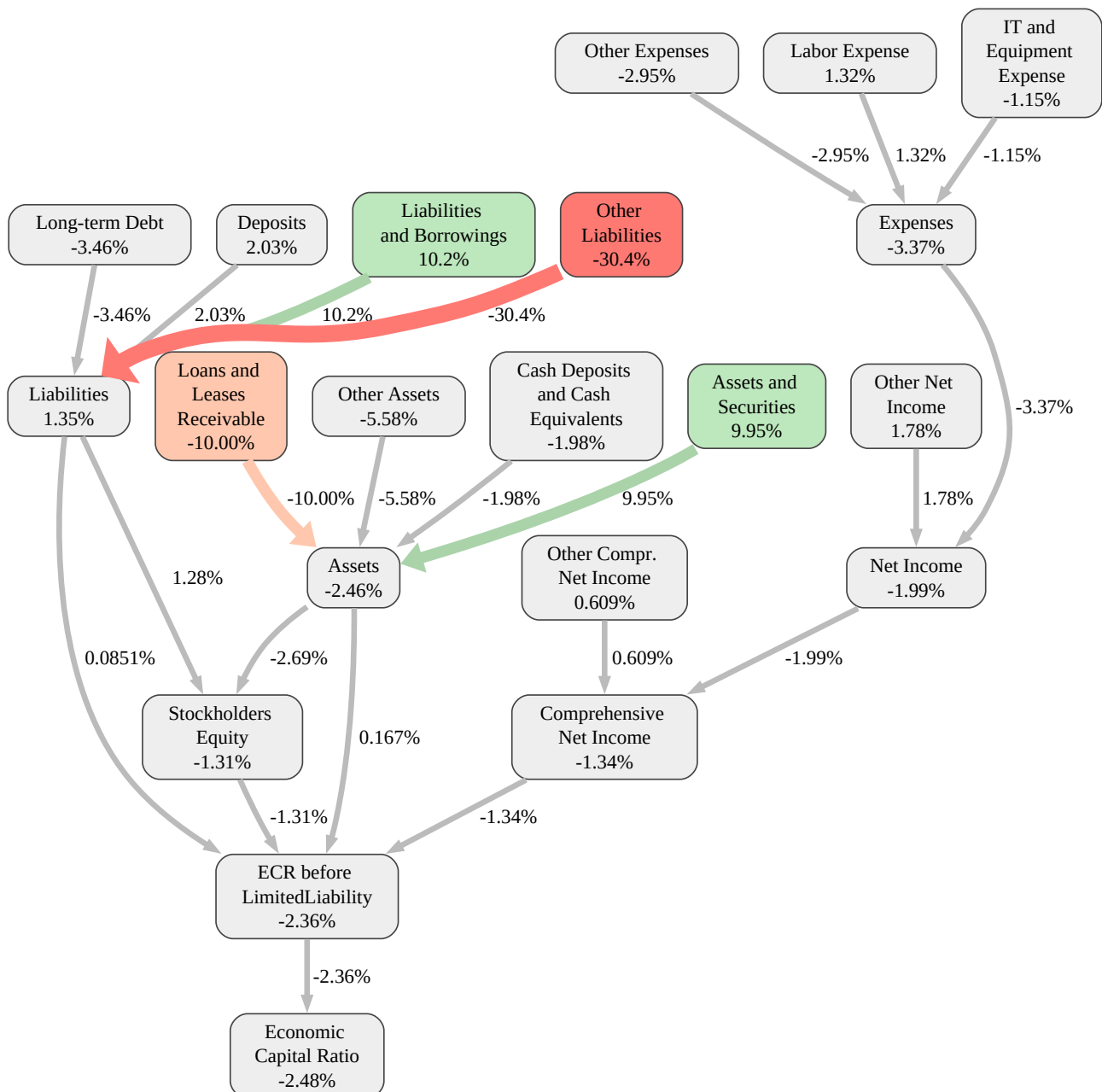






STATE BANKS 2021

Juniata Valley Financial CORP Rank 111 of 144



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 10% points. The greatest weakness of Juniata Valley Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.5% points below the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	286,415	Liabilities	717,121
Cash Deposits and Cash Equivalents	41,621	Assets	793,718
Deposits	622,866	Expenses	19,243
Fees	947	Revenues	611
Goodwill	9,047	Stockholders Equity	76,597
IT and Equipment Expense	3,226	Net Income	1,695
Labor Expense	2,331	Comprehensive Net Income	4,702
Liabilities and Borrowings	0	BaseVar	833,806
Loans and Leases Receivable	418,567	ECR before LimitedLiability	10%
Long-term Debt	35,000	Economic Capital Ratio	10%
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		