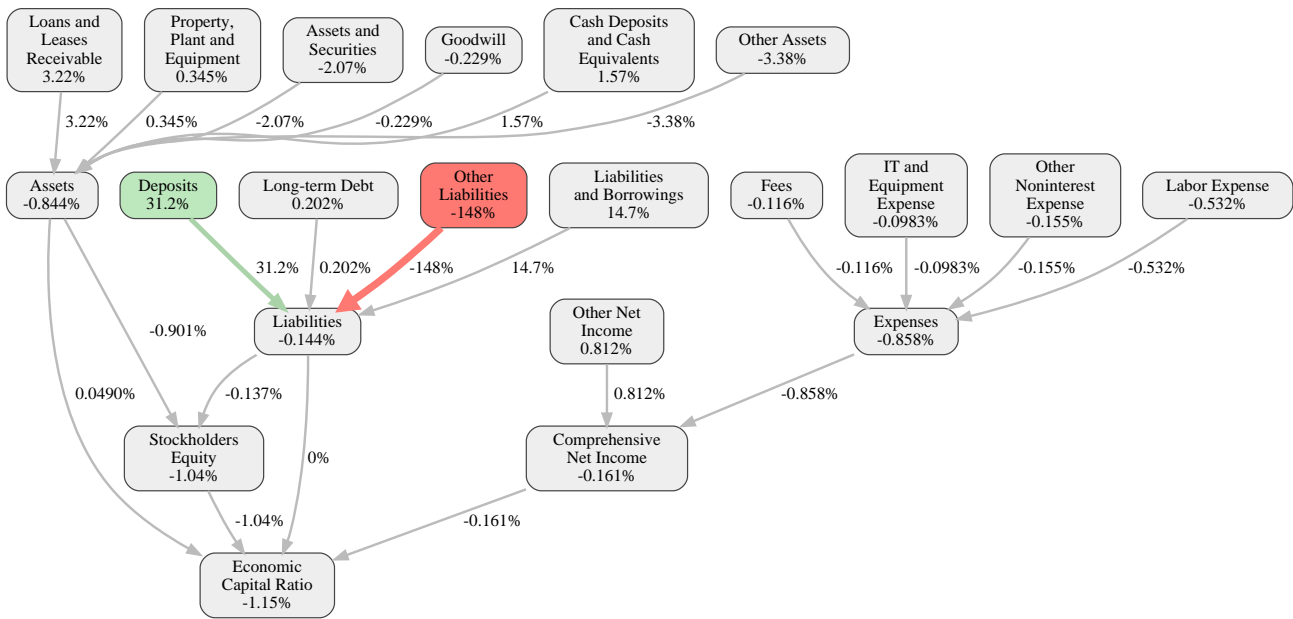




STATE BANKS 2021

PENNS WOODS BANCORP INC
Rank 133 of 180





RealRate

STATE BANKS 2021

PENNS WOODS BANCORP INC Rank 133 of 180



The relative strengths and weaknesses of PENNS WOODS BANCORP INC 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 PENNS WOODS BANCORP INC compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 31% points. The greatest weakness of PENNS WOODS BANCORP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 148% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.5%, being 1.2% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	170,646
Cash Deposits and Cash Equivalents	213,358
Deposits	0
Fees	3,301
Goodwill	17,104
IT and Equipment Expense	3,411
Labor Expense	21,632
Liabilities and Borrowings	13,048
Loans and Leases Receivable	1,330,524
Long-term Debt	0
Occupancy	2,650
Other Assets	70,309
Other Compr. Net Income	1,877
Other Expenses	6,229
Other Liabilities	1,657,449
Other Net Income	51,354
Other Noninterest Expense	5,319
Other Revenues	3,336
Property, Plant and Equipment	32,702

Output Variable	Value in 1000 USD
Liabilities	1,670,497
Assets	1,834,643
Expenses	42,542
Revenues	3,336
Stockholders Equity	164,146
Net Income	12,148
Comprehensive Net Income	14,025
Economic Capital Ratio	5.5%