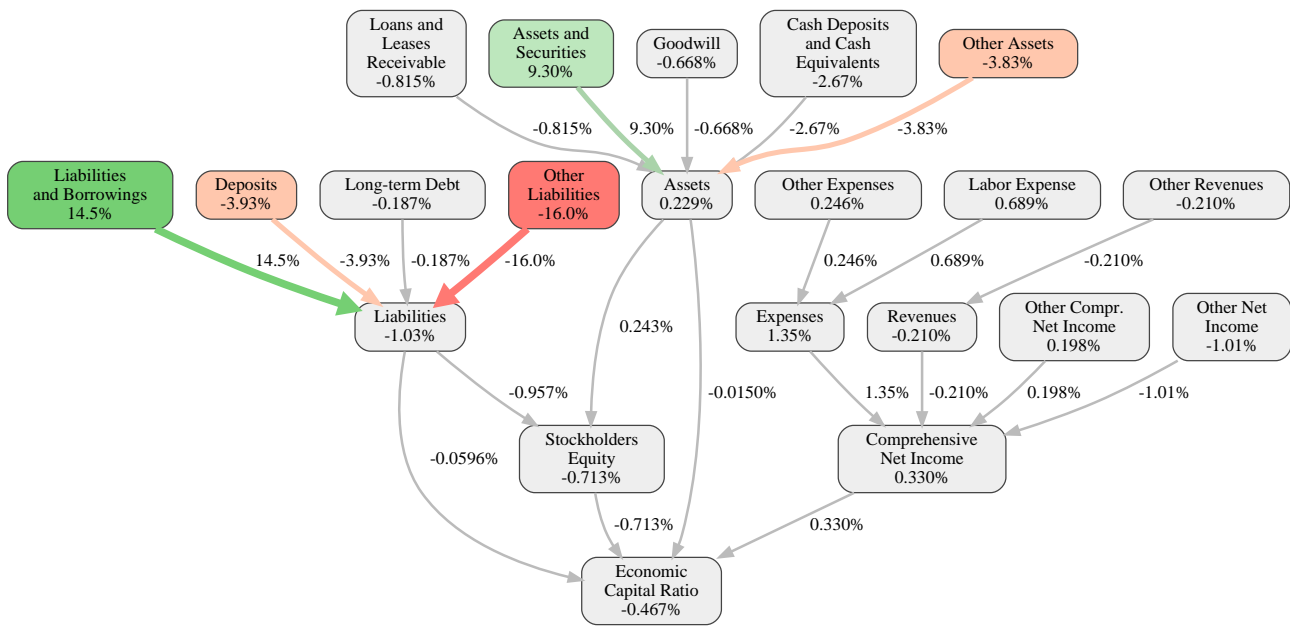




RealRate

STATE BANKS 2021

QNB CORP Rank 106 of 180





RealRate

STATE BANKS 2021

QNB CORP
Rank 106 of 180



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 15% points. The greatest weakness of QNB CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 0.47% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	439,136
Cash Deposits and Cash Equivalents	39,331
Deposits	1,228,067
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	8,529
Loans and Leases Receivable	909,216
Long-term Debt	10,000
Occupancy	0
Other Assets	37,142
Other Compr. Net Income	5,392
Other Expenses	2,562
Other Liabilities	59,188
Other Net Income	14,645
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	15,404

Output Variable	Value in 1000 USD
Liabilities	1,305,784
Assets	1,440,229
Expenses	2,562
Revenues	0
Stockholders Equity	134,445
Net Income	12,083
Comprehensive Net Income	17,475
Economic Capital Ratio	6.2%