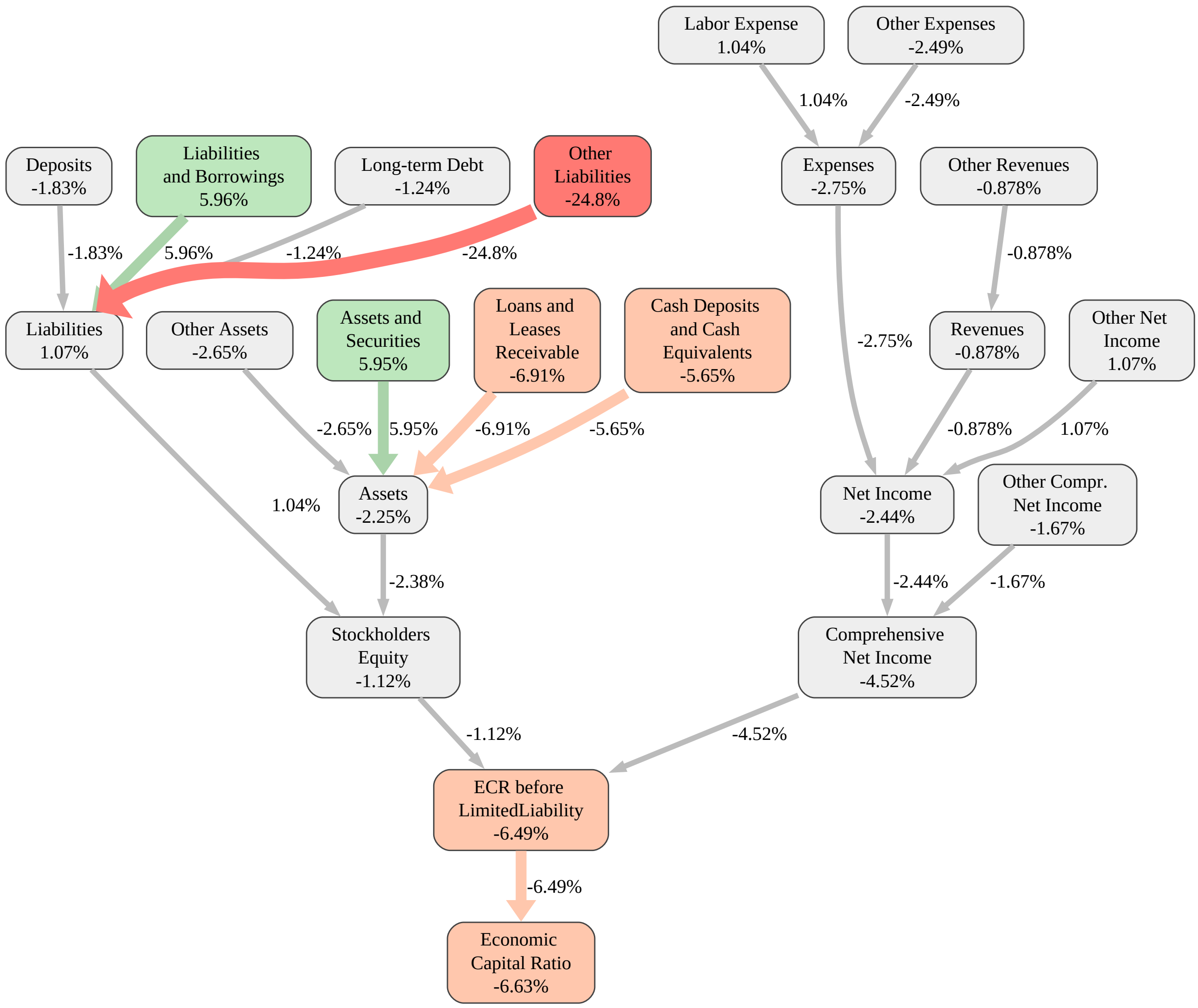
STATE BANKS 2022

Juniata Valley Financial CORP
Rank 147 of 152



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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 6.0% points.The greatest weakness of Juniata Valley Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 6.6% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	335,424
Cash Deposits and Cash Equivalents	13,526
Deposits	708,447
Fees	1,151
Goodwill	9,047
IT and Equipment Expense	3,436
Labor Expense	2,286
Liabilities and Borrowings	0
Loans and Leases Receivable	414,795
Long-term Debt	20,000
Occupancy	1,259
Other Assets	29,355
Other Compr. Net Income	-6,883
Other Expenses	10,764
Other Liabilities	10,781
Other Net Income	22,276
Other Noninterest Expense	1,758
Other Revenues	577
Property, Plant and Equipment	8,371

Output Variable	Value in 1000 USD
Liabilities	739,228
Assets	810,518
Expenses	20,654
Revenues	577
Stockholders Equity	71,290
Net Income	2,199
Comprehensive Net Income	-4,684
BaseVar	866,331
ECR before LimitedLiability	4.9%
Economic Capital Ratio	6.0%