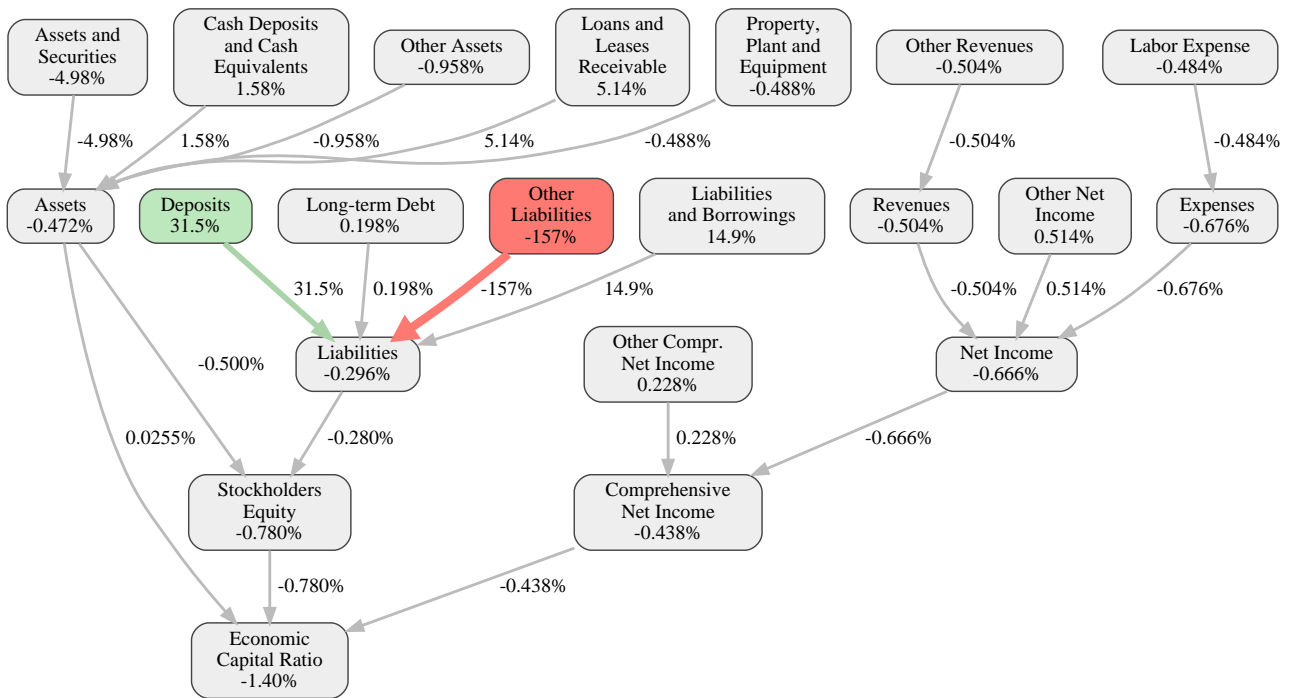




STATE BANKS 2022

PENNS WOODS BANCORP INC
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RealRate

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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 32% points. The greatest weakness of PENNS WOODS BANCORP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 157% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.1%, being 1.4% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	175,603
Cash Deposits and Cash Equivalents	263,862
Deposits	0
Fees	3,395
Goodwill	17,104
IT and Equipment Expense	3,522
Labor Expense	23,014
Liabilities and Borrowings	11,961
Loans and Leases Receivable	1,377,971
Long-term Debt	0
Occupancy	3,209
Other Assets	106,269
Other Compr. Net Income	-230
Other Expenses	6,748
Other Liabilities	1,756,574
Other Net Income	52,211
Other Noninterest Expense	4,811
Other Revenues	1,754
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	1,768,535
Assets	1,940,809
Expenses	44,699
Revenues	1,754
Stockholders Equity	172,274
Net Income	9,266
Comprehensive Net Income	9,036
Economic Capital Ratio	5.1%