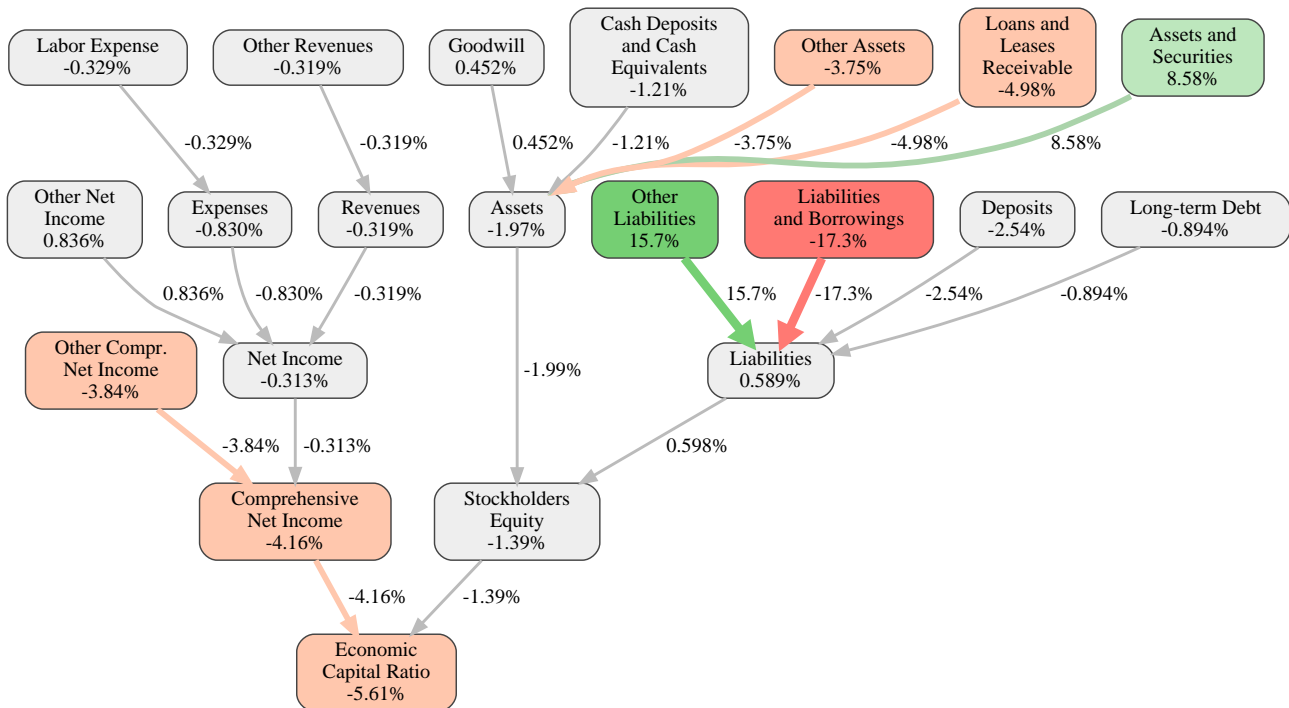




STATE BANKS 2023

FARMERS NATIONAL BANC CORP
OH
Rank 161 of 165





STATE BANKS 2023

FARMERS NATIONAL BANC CORP
OH
Rank 161 of 165



The relative strengths and weaknesses of FARMERS NATIONAL BANC CORP OH 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 FARMERS NATIONAL BANC CORP OH compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of FARMERS NATIONAL BANC CORP OH is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is -1.0%, being 5.6% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,378,764
Cash Deposits and Cash Equivalents	75,551
Deposits	3,561,768
Fees	10,065
Goodwill	94,640
IT and Equipment Expense	0
Labor Expense	45,013
Liabilities and Borrowings	2,571,686
Loans and Leases Receivable	2,377,772
Long-term Debt	88,211
Occupancy	11,379
Other Assets	116,300
Other Compr. Net Income	-219,785
Other Expenses	29,576
Other Liabilities	-2,431,760
Other Net Income	126,753
Other Noninterest Expense	10,616
Other Revenues	12,351
Property, Plant and Equipment	39,173

Output Variable	Value in 1000 USD
Liabilities	3,789,905
Assets	4,082,200
Expenses	106,649
Revenues	12,351
Stockholders Equity	292,295
Net Income	32,455
Comprehensive Net Income	-187,330
Economic Capital Ratio	-1.0%