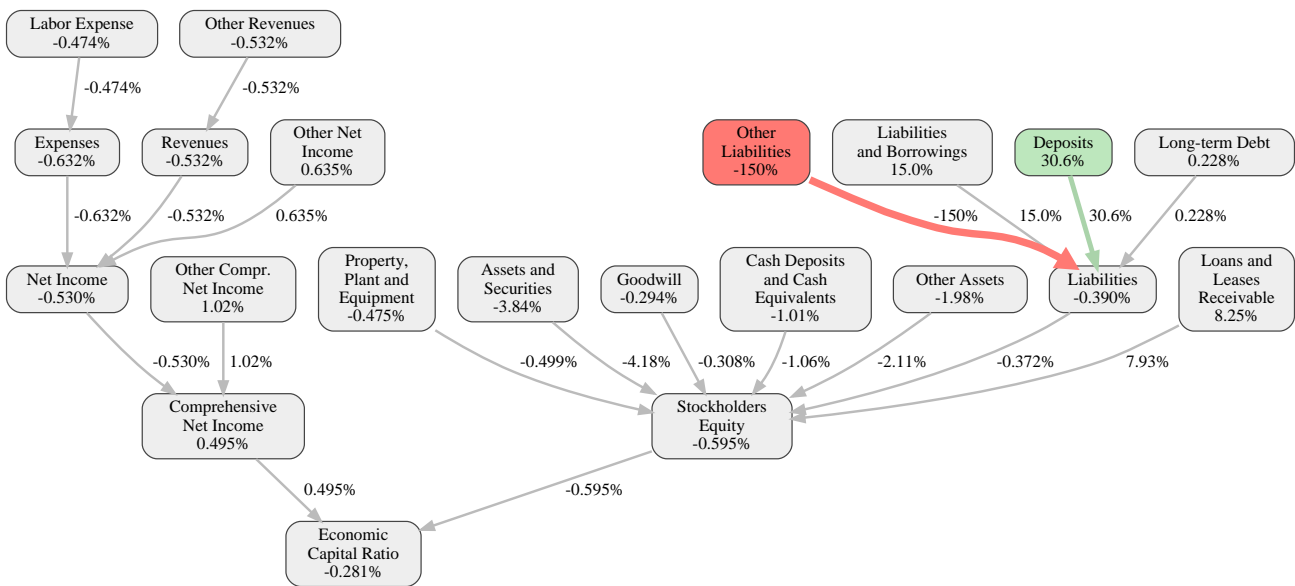




# STATE BANKS 2023

PENNS WOODS BANCORP INC  
Rank 83 of 165





RealRate

# STATE BANKS 2023

## PENNS WOODS BANCORP INC Rank 83 of 165



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 150% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.3%, being 0.28% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	201,313
Cash Deposits and Cash Equivalents	40,333
Deposits	0
Fees	3,372
Goodwill	16,450
IT and Equipment Expense	3,288
Labor Expense	24,267
Liabilities and Borrowings	16,512
Loans and Leases Receivable	1,624,094
Long-term Debt	0
Occupancy	3,080
Other Assets	117,890
Other Compr. Net Income	-12,846
Other Expenses	7,952
Other Liabilities	1,815,903
Other Net Income	56,636
Other Noninterest Expense	5,202
Other Revenues	1,595
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	1,832,415
Assets	2,000,080
Expenses	47,161
Revenues	1,595
Stockholders Equity	167,665
Net Income	11,070
Comprehensive Net Income	-1,776
Economic Capital Ratio	4.3%