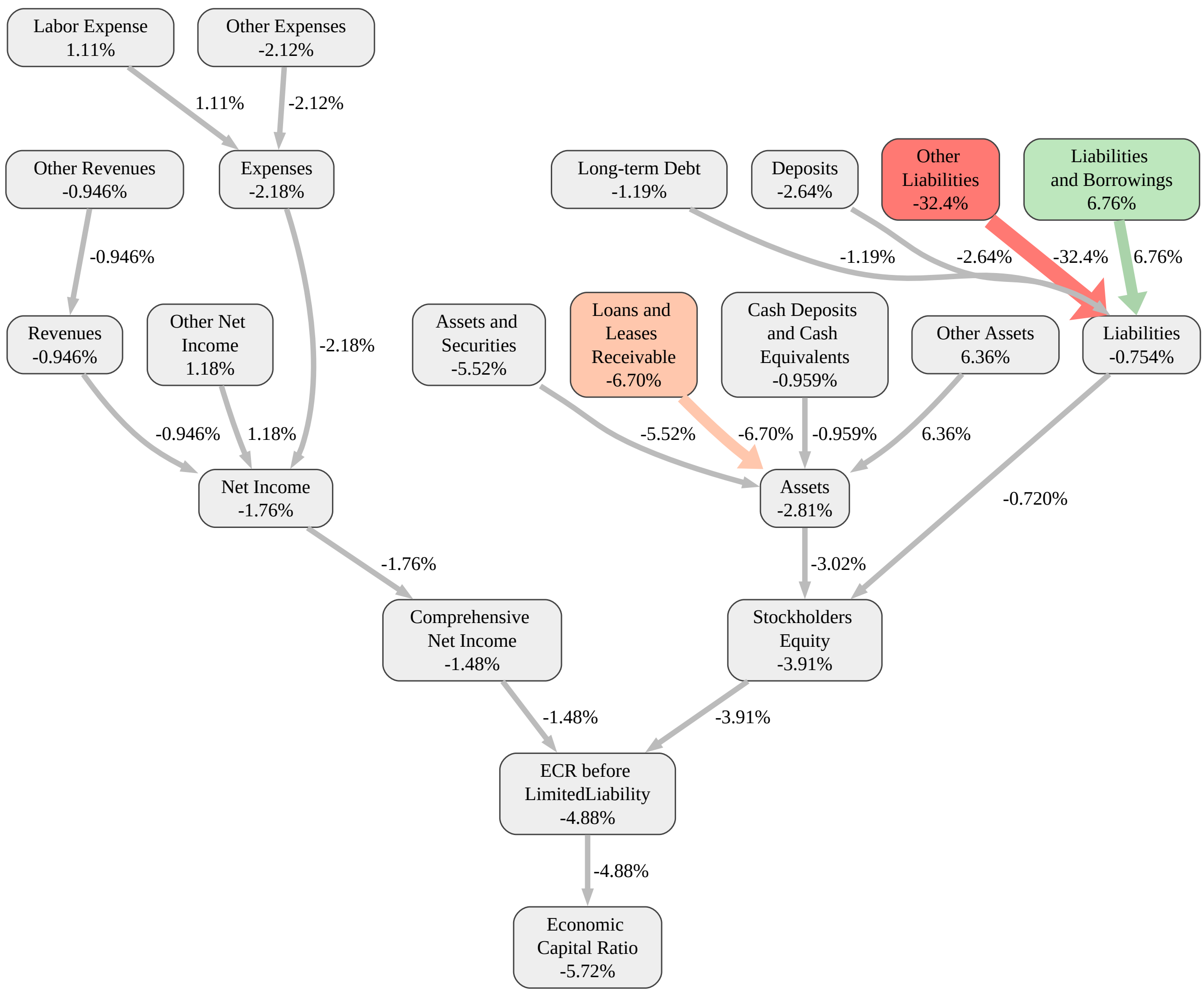
STATE BANKS 2024

Juniata Valley Financial CORP
Rank 129 of 134



STATE BANKS 2024

Juniata Valley Financial CORP
Rank 129 of 134

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 6.8% points.The greatest weakness of Juniata Valley Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 5.7% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	67,564
Cash Deposits and Cash Equivalents	28,930
Deposits	749,045
Fees	1,352
Goodwill	9,812
IT and Equipment Expense	3,596
Labor Expense	2,355
Liabilities and Borrowings	0
Loans and Leases Receivable	519,717
Long-term Debt	20,000
Occupancy	1,289
Other Assets	237,608
Other Compr. Net Income	3,227
Other Expenses	10,253
Other Liabilities	61,373
Other Net Income	22,370
Other Noninterest Expense	2,072
Other Revenues	703
Property, Plant and Equipment	8,180

Output Variable	Value in 1000 USD
Liabilities	830,418
Assets	871,811
Expenses	20,917
Revenues	703
Stockholders Equity	41,393
Net Income	2,156
Comprehensive Net Income	5,383
BaseVar	936,813
ECR before LimitedLiability	6.0%
Economic Capital Ratio	6.8%