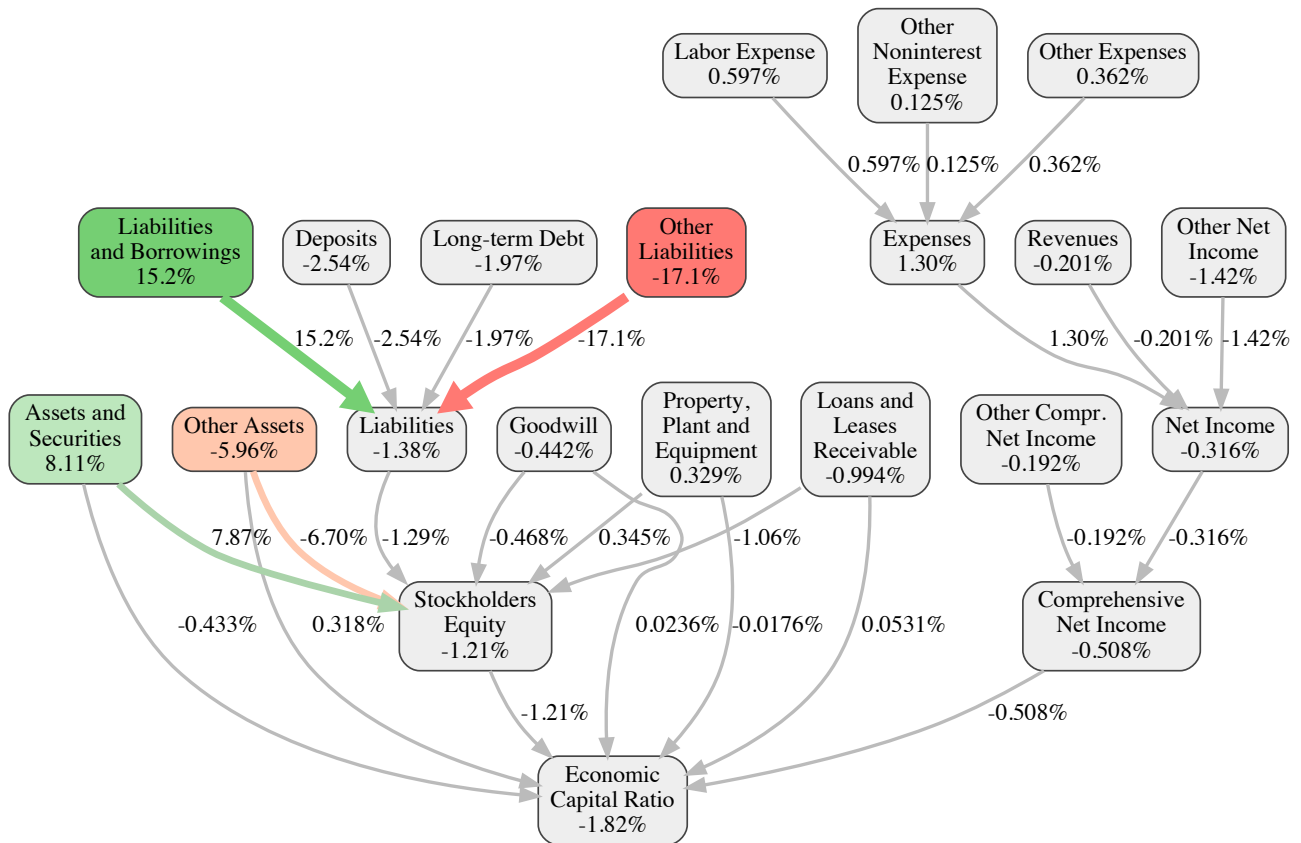




STATE BANKS 2019

ORRSTOWN FINANCIAL SERVICES
INC
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ORRSTOWNBANK





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The relative strengths and weaknesses of ORRSTOWN FINANCIAL SERVICES 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 ORRSTOWN FINANCIAL SERVICES INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of ORRSTOWN FINANCIAL SERVICES INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.1%, being 1.8% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	495,791
Cash Deposits and Cash Equivalents	88,815
Deposits	1,558,756
Fees	0
Goodwill	12,592
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,233,643
Long-term Debt	83,450
Occupancy	0
Other Assets	65,346
Other Compr. Net Income	-5,817
Other Expenses	1,640
Other Liabilities	118,749
Other Net Income	14,445
Other Noninterest Expense	0
Property, Plant and Equipment	38,201
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	1,760,955
Assets	1,934,388
Expenses	1,640
Stockholders Equity	173,433
Net Income	12,805
Comprehensive Net Income	6,988
Economic Capital Ratio	5.1%

