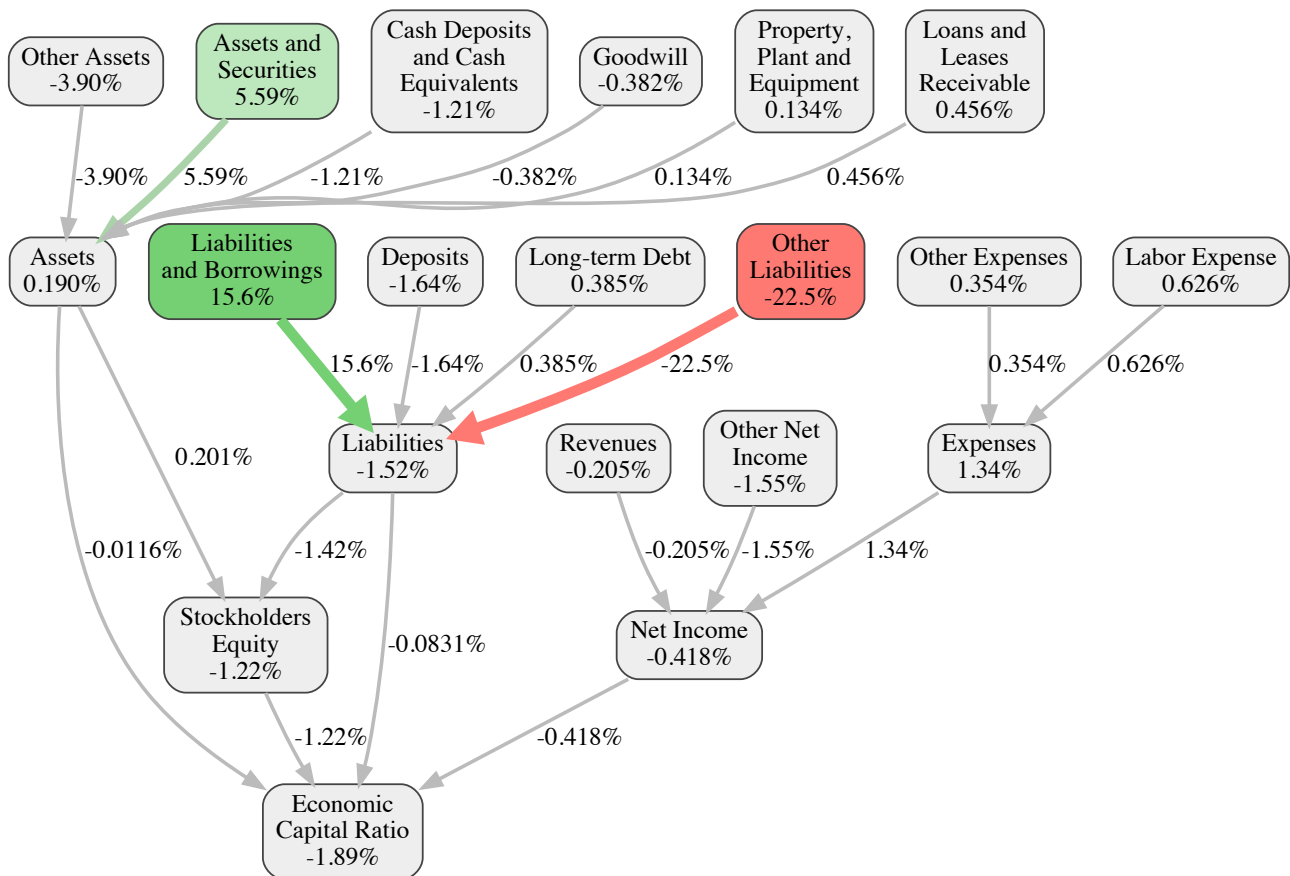




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ORRSTOWN FINANCIAL SERVICES
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The relative strengths and weaknesses of ORRSTOWN FINANCIAL SERVICES INC are analyzed with respect to the market average, including all of its competitors. We analyzed 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 16% points. The greatest weakness of ORRSTOWN FINANCIAL SERVICES INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 1.9% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	537,307
Cash Deposits and Cash Equivalents	56,462
Deposits	1,875,522
Fees	0
Goodwill	19,925
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,629,675
Long-term Debt	0
Occupancy	0
Other Assets	102,381
Other Compr. Net Income	2,492
Other Expenses	2,710
Other Liabilities	284,503
Other Net Income	19,634
Other Noninterest Expense	0
Property, Plant and Equipment	37,524
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	2,160,025
Assets	2,383,274
Expenses	2,710
Stockholders Equity	223,249
Net Income	16,924
Comprehensive Net Income	19,416
Economic Capital Ratio	5.8%

