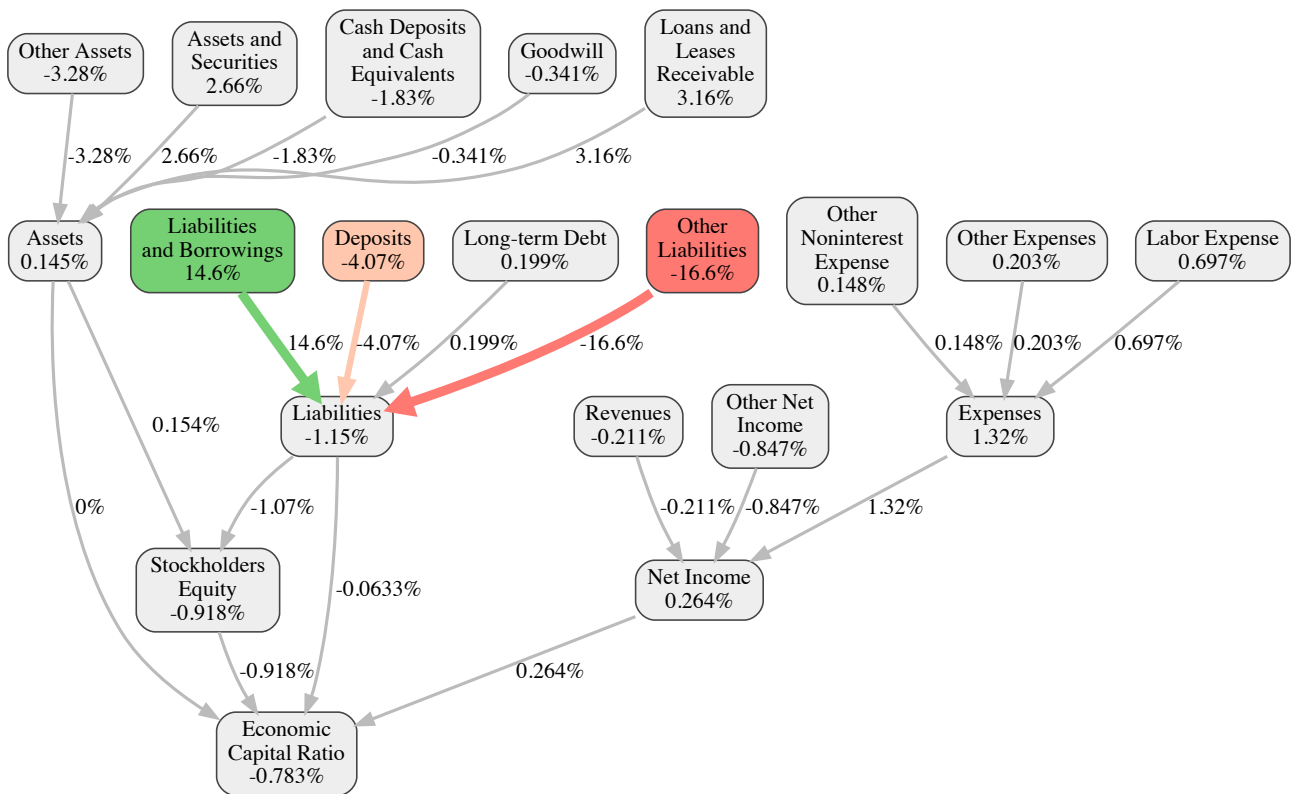




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The relative strengths and weaknesses of ORRSTOWN FINANCIAL SERVICES INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 5.8%, being 0.78% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	506,666
Cash Deposits and Cash Equivalents	125,258
Deposits	2,356,880
Fees	0
Goodwill	18,724
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,959,539
Long-term Debt	0
Occupancy	0
Other Assets	105,236
Other Compr. Net Income	3,826
Other Expenses	6,048
Other Liabilities	147,443
Other Net Income	32,511
Other Noninterest Expense	0
Property, Plant and Equipment	35,149
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	2,504,323
Assets	2,750,572
Expenses	6,048
Stockholders Equity	246,249
Net Income	26,463
Comprehensive Net Income	30,289
Economic Capital Ratio	5.8%

