



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 22% 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 2.3%, being 7.4% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	25,939
Cash Deposits and Cash Equivalents	150,688
Deposits	1,085,039
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	688,435
Long-term Debt	37,470
Occupancy	0
Other Assets	340,824
Other Compr. Net Income	-2,261
Other Expenses	7,955
Other Liabilities	22,465
Other Net Income	-30,499
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	26,782

Output Variable	Value in 1000 USD
Liabilities	1,144,974
Assets	1,232,668
Expenses	7,955
Revenues	0
Stockholders Equity	87,694
Net Income	-38,454
Comprehensive Net Income	-40,715
Economic Capital Ratio	2.3%