

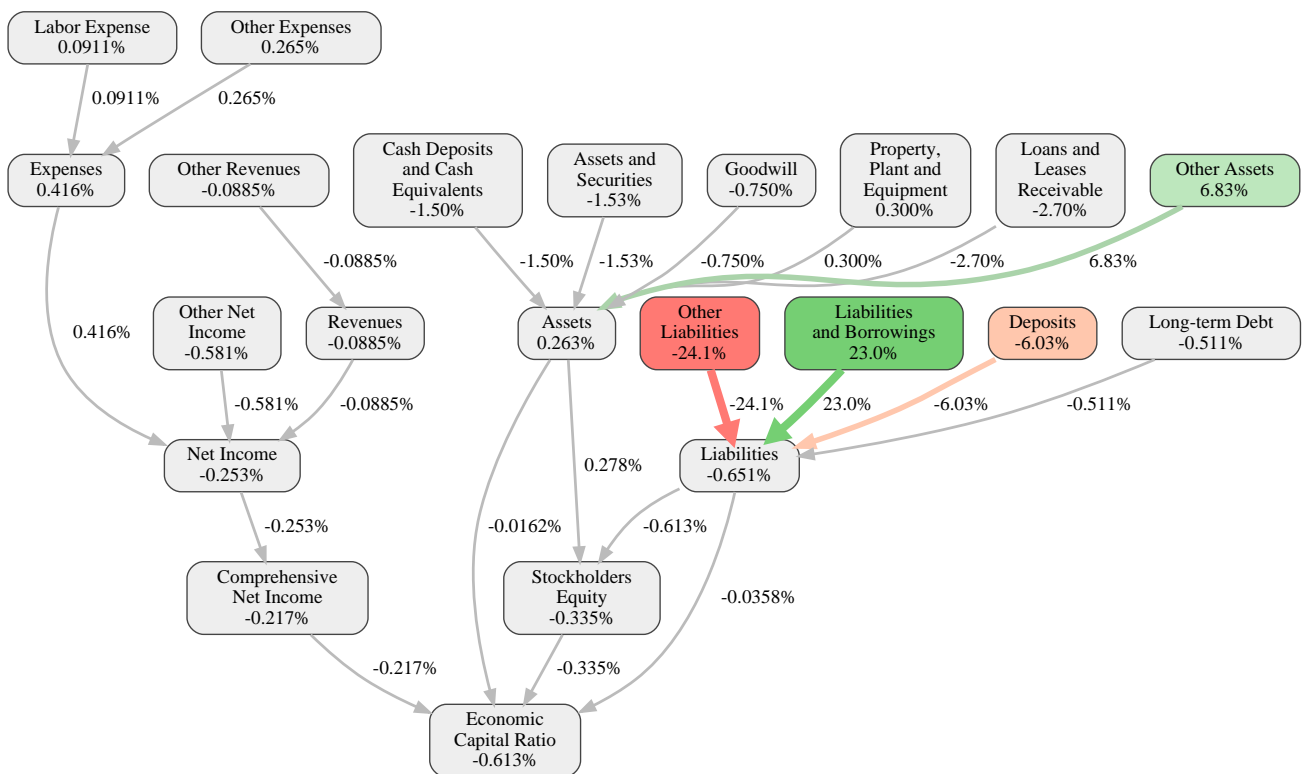


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Orrstown Financial Services INC
Rank 97 of 177

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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 23% points. The greatest weakness of Orrstown Financial Services INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 0.61% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	28,334
Cash Deposits and Cash Equivalents	28,340
Deposits	1,032,167
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	768,145
Long-term Debt	24,495
Occupancy	0
Other Assets	444,037
Other Compr. Net Income	-377
Other Expenses	1,634
Other Liabilities	103,093
Other Net Income	9,508
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	23,960

Output Variable	Value in 1000 USD
Liabilities	1,159,755
Assets	1,292,816
Expenses	1,634
Revenues	0
Stockholders Equity	133,061
Net Income	7,874
Comprehensive Net Income	7,497
Economic Capital Ratio	9.1%