

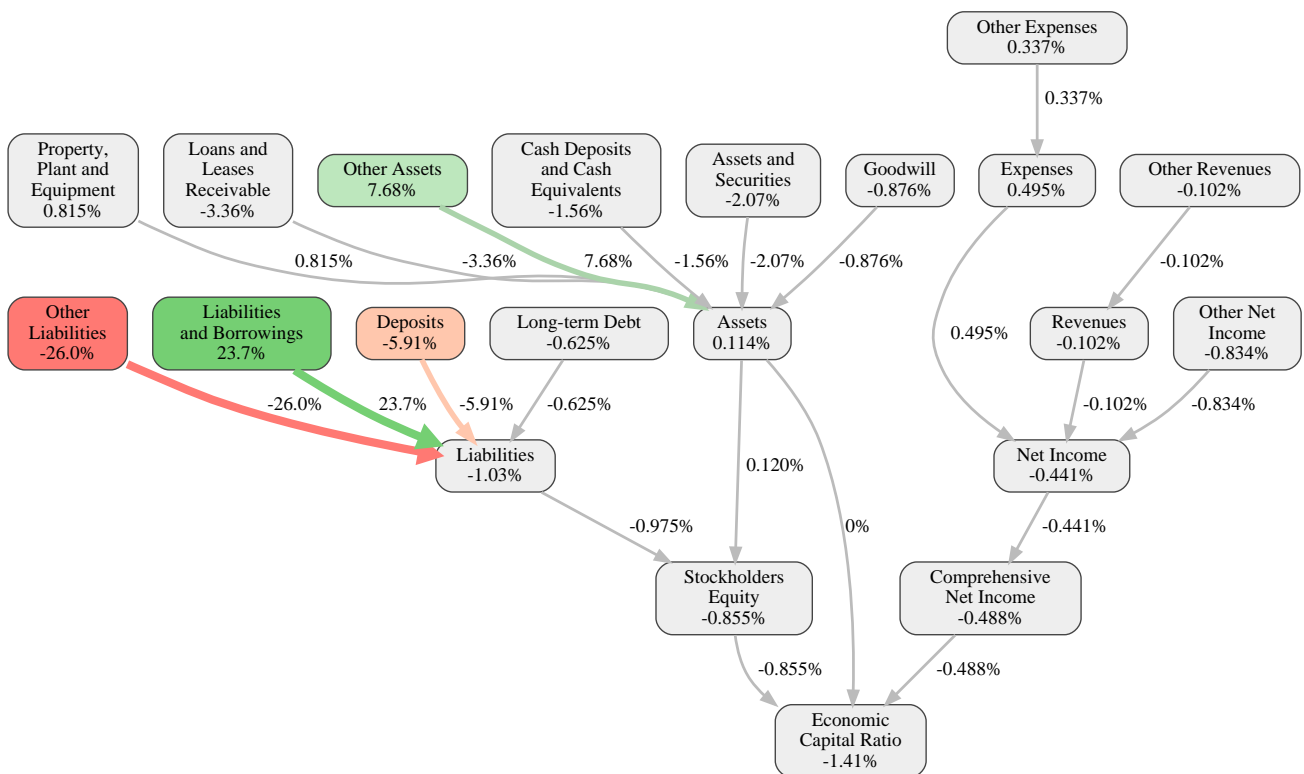


RealRate

STATE BANKS 2017

Orrstown Financial Services INC
Rank 132 of 177

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 24% points. The greatest weakness of Orrstown Financial Services INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.1%, being 1.4% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	31,078
Cash Deposits and Cash Equivalents	30,273
Deposits	1,152,452
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	870,616
Long-term Debt	24,163
Occupancy	0
Other Assets	447,666
Other Compr. Net Income	-2,364
Other Expenses	1,266
Other Liabilities	103,030
Other Net Income	7,894
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	34,871

Output Variable	Value in 1000 USD
Liabilities	1,279,645
Assets	1,414,504
Expenses	1,266
Revenues	0
Stockholders Equity	134,859
Net Income	6,628
Comprehensive Net Income	4,264
Economic Capital Ratio	8.1%