



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 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.4%, being 1.4% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	27,005
Cash Deposits and Cash Equivalents	29,807
Deposits	1,219,515
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	997,216
Long-term Debt	83,815
Occupancy	0
Other Assets	470,012
Other Compr. Net Income	3,781
Other Expenses	4,338
Other Liabilities	110,754
Other Net Income	12,428
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	34,809

Output Variable	Value in 1000 USD
Liabilities	1,414,084
Assets	1,558,849
Expenses	4,338
Revenues	0
Stockholders Equity	144,765
Net Income	8,090
Comprehensive Net Income	11,871
Economic Capital Ratio	8.4%