





# STATE BANKS 2022

## Orrstown Financial Services INC Rank 85 of 175

ORRSTOWNBANK

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 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 0.52% points below the market average of 9.6%.

Input Variable	Value in 1000 USD
Assets and Securities	515,526
Cash Deposits and Cash Equivalents	208,710
Deposits	2,464,929
Fees	0
Goodwill	18,724
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,958,806
Long-term Debt	0
Occupancy	0
Other Assets	98,754
Other Compr. Net Income	1,103
Other Expenses	8,014
Other Liabilities	97,980
Other Net Income	40,895
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	34,045

Output Variable	Value in 1000 USD
Liabilities	2,562,909
Assets	2,834,565
Expenses	8,014
Revenues	0
Stockholders Equity	271,656
Net Income	32,881
Comprehensive Net Income	33,984
Economic Capital Ratio	9.1%