





STATE BANKS 2024

Orrstown Financial Services INC Rank 90 of 139

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 26% points. The greatest weakness of Orrstown Financial Services INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 0.82% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	552,278
Cash Deposits and Cash Equivalents	65,161
Deposits	2,558,814
Fees	0
Goodwill	18,724
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,785
Loans and Leases Receivable	2,269,611
Long-term Debt	0
Occupancy	0
Other Assets	129,073
Other Compr. Net Income	11,437
Other Expenses	9,370
Other Liabilities	230,585
Other Net Income	45,033
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	29,393

Output Variable	Value in 1000 USD
Liabilities	2,799,184
Assets	3,064,240
Expenses	9,370
Revenues	0
Stockholders Equity	265,056
Net Income	35,663
Comprehensive Net Income	47,100
Economic Capital Ratio	8.7%