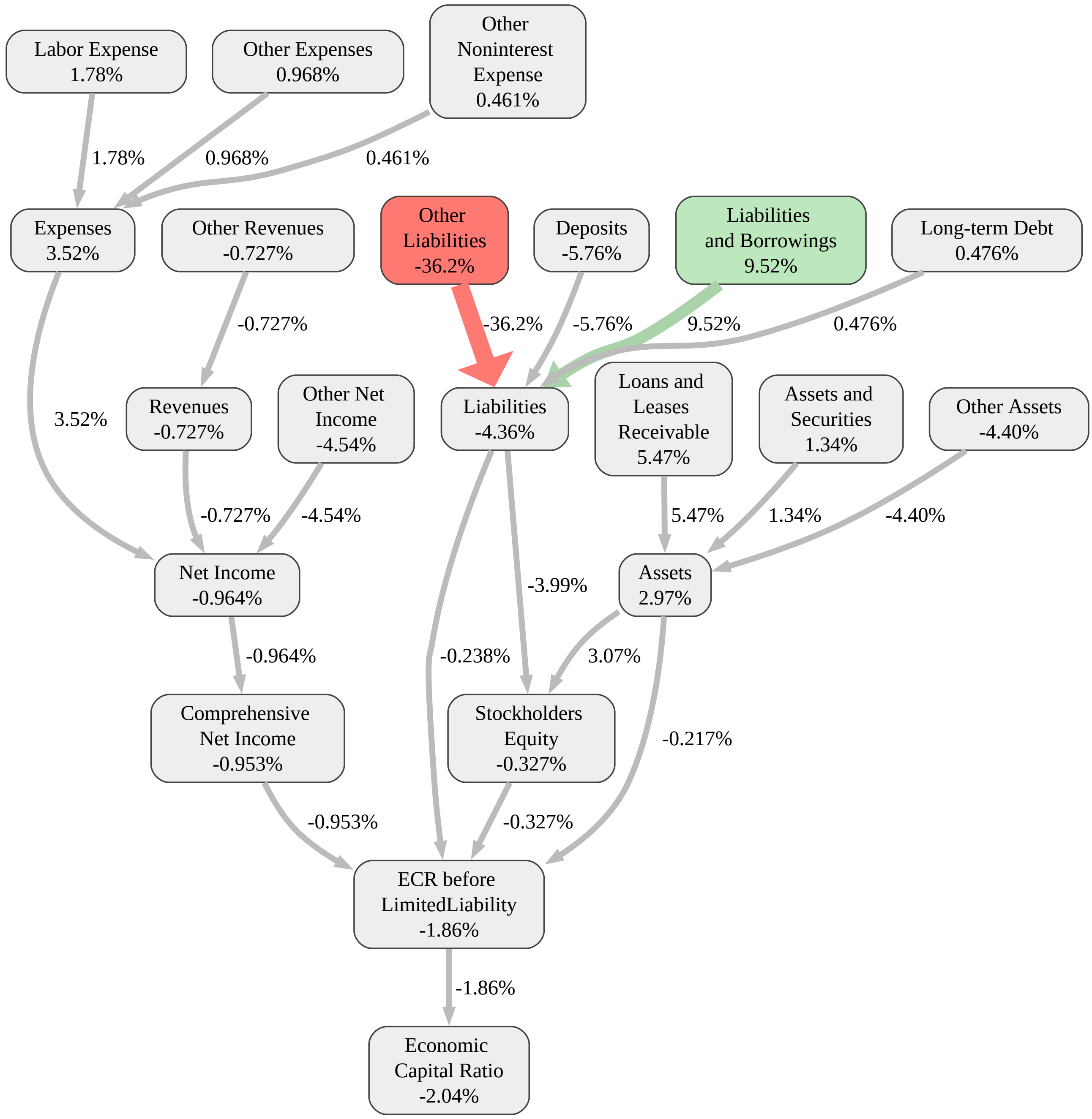
Orrstown Financial Services INC
Rank 70 of 96



STATE BANKS 2025

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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 9.5% points.The greatest weakness of Orrstown Financial Services INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 2.0% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	909,697
Cash Deposits and Cash Equivalents	248,874
Deposits	4,623,096
Fees	0
Goodwill	68,106
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	25,863
Loans and Leases Receivable	3,882,525
Long-term Debt	0
Occupancy	0
Other Assets	282,170
Other Compr. Net Income	2,160
Other Expenses	5,756
Other Liabilities	275,948
Other Net Income	27,806
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	50,217

Output Variable	Value in 1000 USD
Liabilities	4,924,907
Assets	5,441,589
Expenses	5,756
Revenues	0
Stockholders Equity	516,682
Net Income	22,050
Comprehensive Net Income	24,210
BaseVar	5,248,083
ECR before LimitedLiability	9.4%
Economic Capital Ratio	9.5%