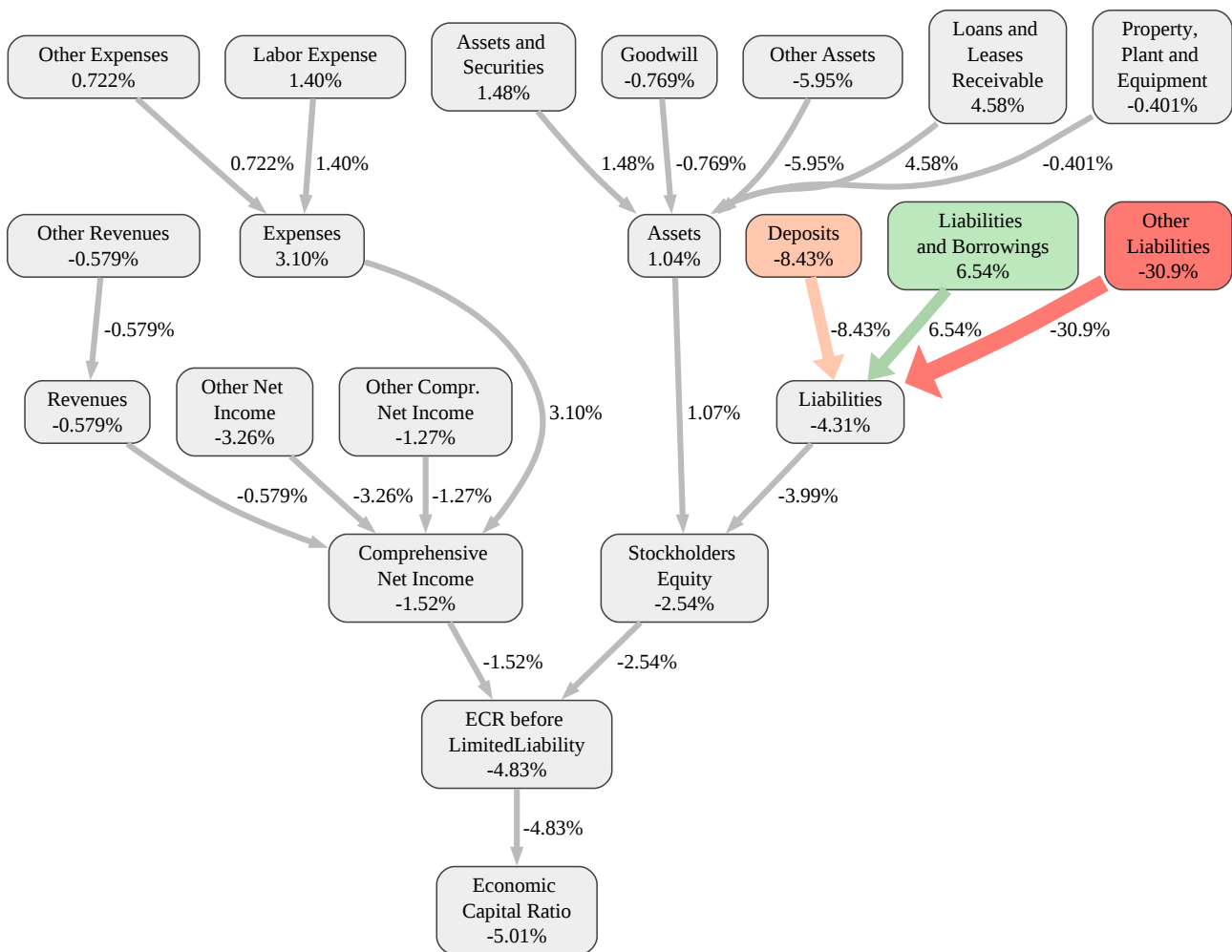




The relative strengths and weaknesses of Embassy Bancorp Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Embassy Bancorp Inc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 6.5% points. The greatest weakness of Embassy Bancorp Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 5.0% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	306,401
Cash Deposits and Cash Equivalents	96,522
Deposits	1,552,959
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	16,649
Loans and Leases Receivable	1,256,256
Long-term Debt	0
Occupancy	0
Other Assets	41,919
Other Compr. Net Income	-6,935
Other Expenses	2,069
Other Liabilities	28,332
Other Net Income	12,509
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	3,322

Output Variable	Value in 1000 USD
Liabilities	1,597,940
Assets	1,704,420
Expenses	2,069
Revenues	0
Stockholders Equity	106,480
Net Income	10,440
Comprehensive Net Income	3,505
BaseVar	1,690,226
ECR before Limited Liability	5.7%
Economic Capital Ratio	6.5%