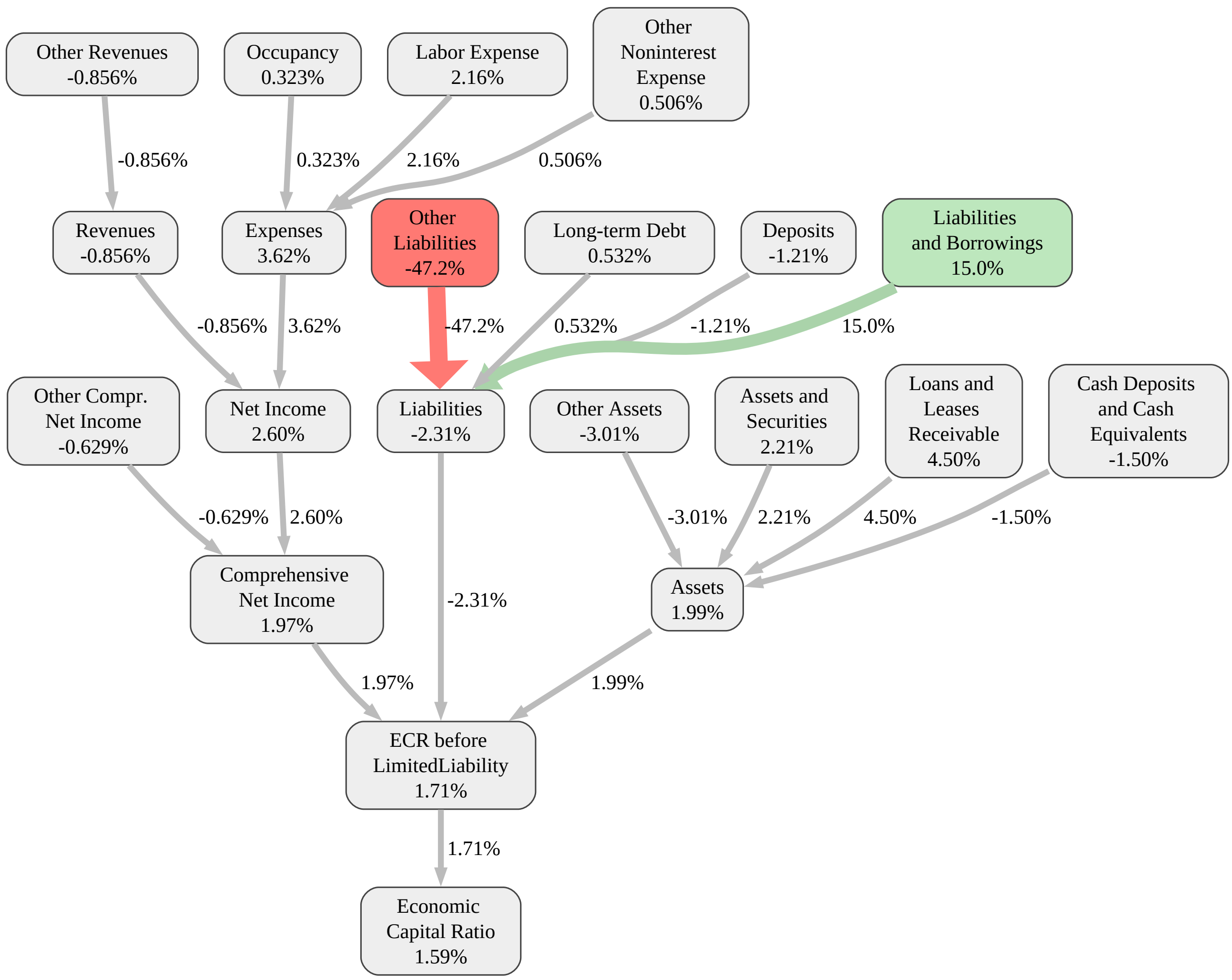
STATE BANKS 2026

Orrstown Financial Services INC
Rank 28 of 87



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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 15% points.The greatest weakness of Orrstown Financial Services INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 47% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 1.6% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	1,025,494
Cash Deposits and Cash Equivalents	149,774
Deposits	4,528,774
Fees	0
Goodwill	69,751
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	24,542
Loans and Leases Receivable	3,973,012
Long-term Debt	0
Occupancy	0
Other Assets	273,195
Other Compr. Net Income	11,115
Other Expenses	21,782
Other Liabilities	397,404
Other Net Income	102,637
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	51,029

Output Variable	Value in 1000 USD
Liabilities	4,950,720
Assets	5,542,255
Expenses	21,782
Revenues	0
Stockholders Equity	591,535
Net Income	80,855
Comprehensive Net Income	91,970
BaseVar	5,492,482
ECR before LimitedLiability	15%
Economic Capital Ratio	15%