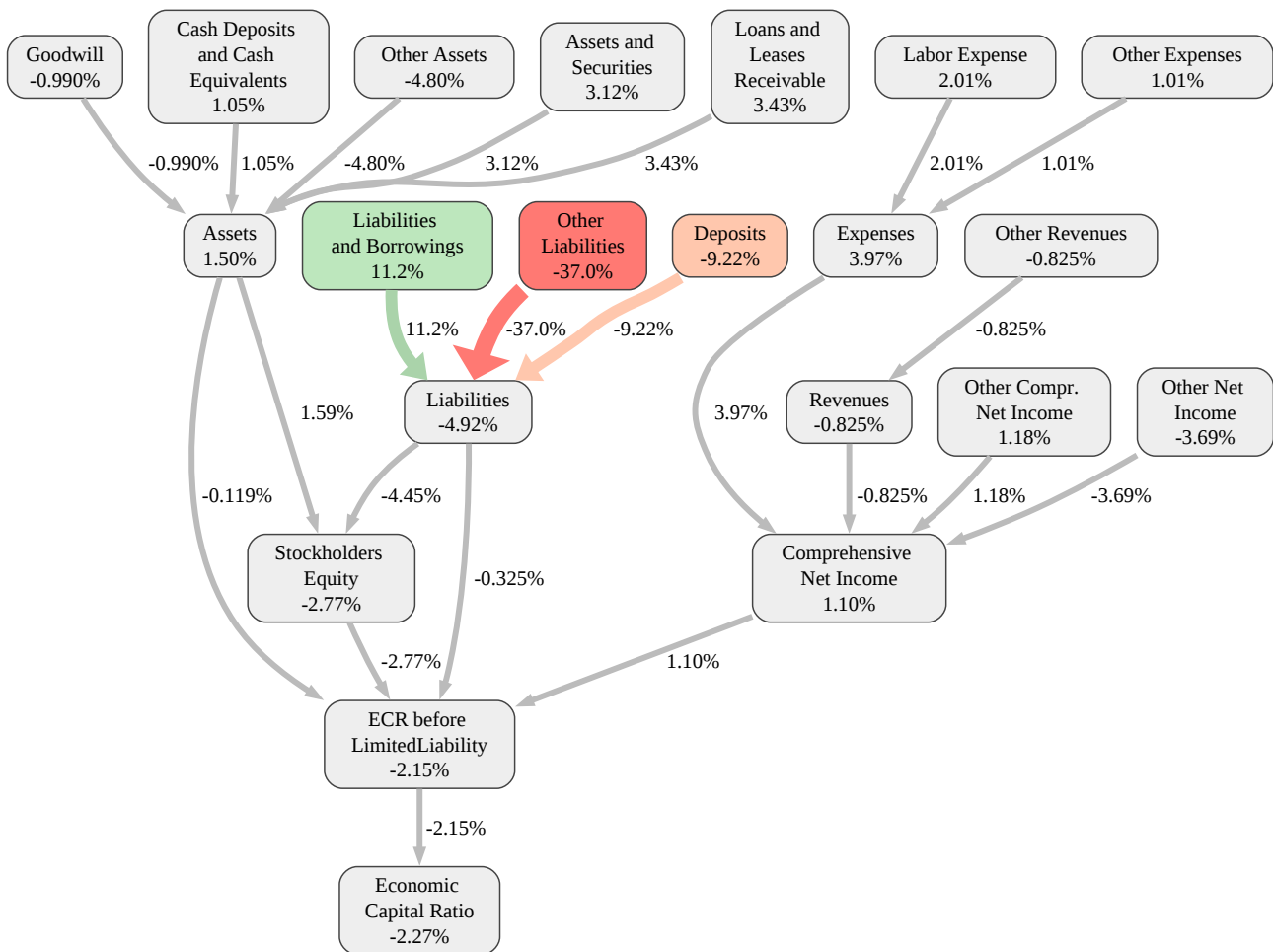




The relative strengths and weaknesses of Embassy Bancorp Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Embassy Bancorp Inc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Embassy Bancorp Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 2.3% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	362,339
Cash Deposits and Cash Equivalents	112,859
Deposits	1,640,252
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	15,674
Loans and Leases Receivable	1,279,201
Long-term Debt	0
Occupancy	0
Other Assets	43,301
Other Compr. Net Income	12,537
Other Expenses	2,899
Other Liabilities	17,078
Other Net Income	16,596
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	2,879

Output Variable	Value in 1000 USD
Liabilities	1,673,004
Assets	1,800,579
Expenses	2,899
Revenues	0
Stockholders Equity	127,575
Net Income	13,697
Comprehensive Net Income	26,234
BaseVar	1,794,930
ECR before Limited Liability	11%
Economic Capital Ratio	11%