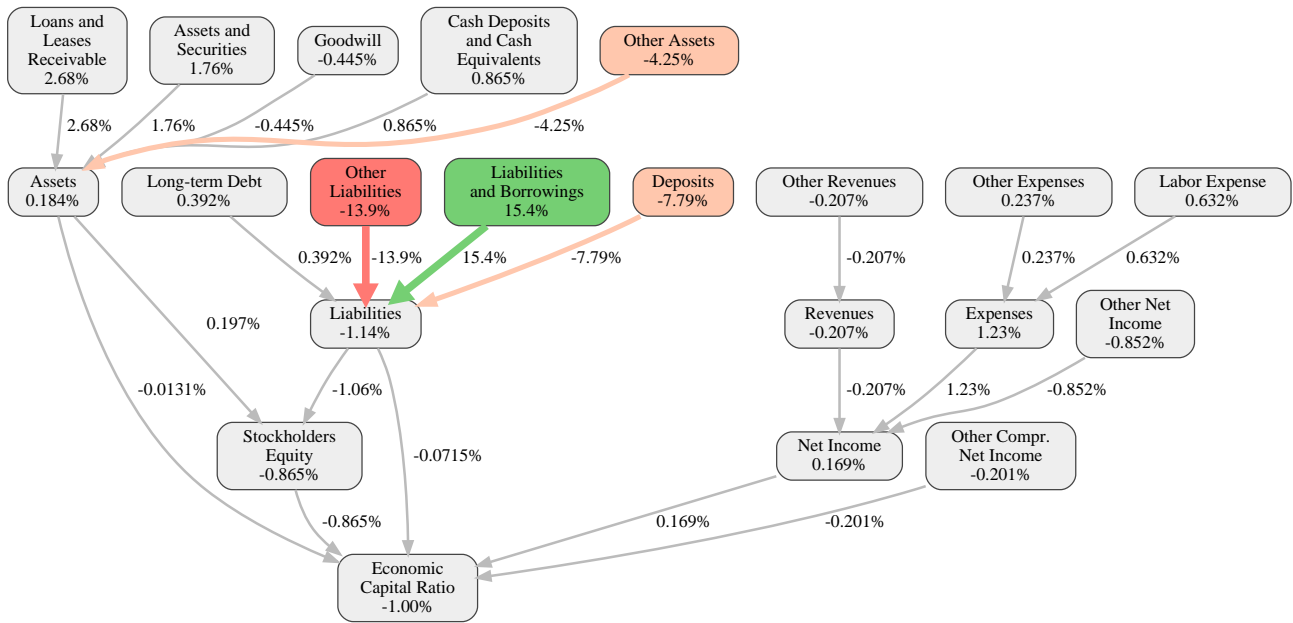




RealRate

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The relative strengths and weaknesses of FRANKLIN FINANCIAL SERVICES CORP PA 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 FRANKLIN FINANCIAL SERVICES CORP PA compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of FRANKLIN FINANCIAL SERVICES CORP PA is the variable Other Liabilities, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 1.0% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	195,285
Cash Deposits and Cash Equivalents	83,828
Deposits	1,125,392
Fees	0
Goodwill	9,016
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,076
Loans and Leases Receivable	922,609
Long-term Debt	0
Occupancy	0
Other Assets	44,568
Other Compr. Net Income	394
Other Expenses	2,880
Other Liabilities	5,161
Other Net Income	18,995
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	13,851

Output Variable	Value in 1000 USD
Liabilities	1,141,629
Assets	1,269,157
Expenses	2,880
Revenues	0
Stockholders Equity	127,528
Net Income	16,115
Comprehensive Net Income	16,509
Economic Capital Ratio	6.7%