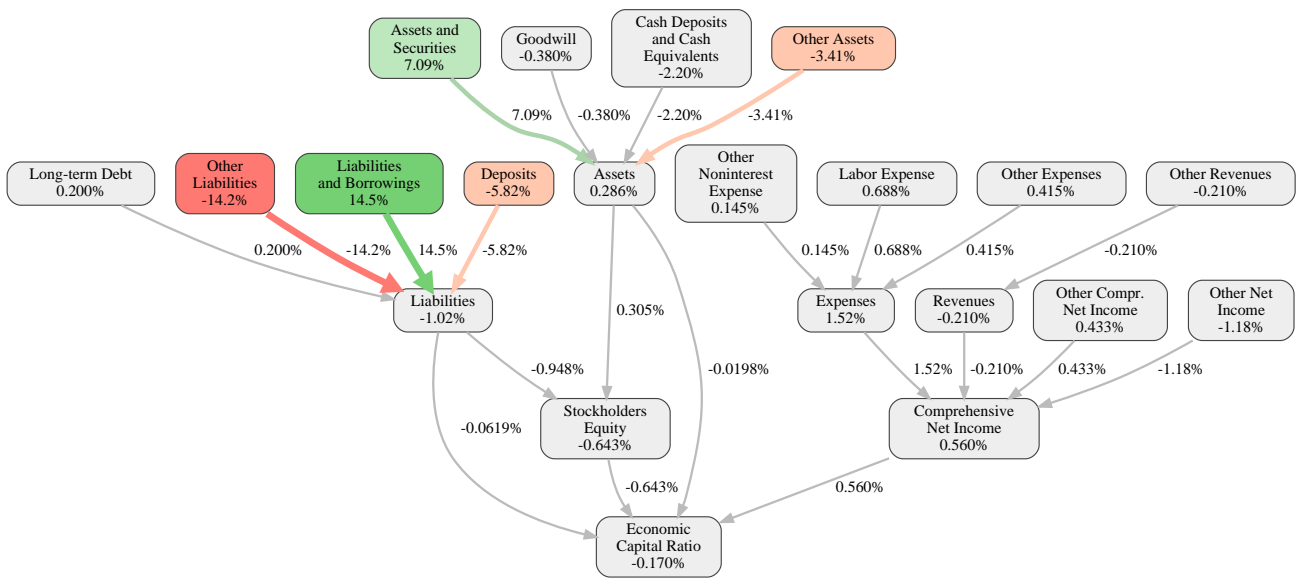




STATE BANKS 2021

FRANKLIN FINANCIAL SERVICES
CORP PA
Rank 94 of 180





STATE BANKS 2021

FRANKLIN FINANCIAL SERVICES CORP PA Rank 94 of 180



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 6.5%, being 0.17% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	409,849
Cash Deposits and Cash Equivalents	57,146
Deposits	1,354,573
Fees	0
Goodwill	9,016
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,402
Loans and Leases Receivable	992,915
Long-term Debt	0
Occupancy	0
Other Assets	53,007
Other Compr. Net Income	9,176
Other Expenses	258
Other Liabilities	24,887
Other Net Income	13,058
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	13,105

Output Variable	Value in 1000 USD
Liabilities	1,389,862
Assets	1,535,038
Expenses	258
Revenues	0
Stockholders Equity	145,176
Net Income	12,800
Comprehensive Net Income	21,976
Economic Capital Ratio	6.5%