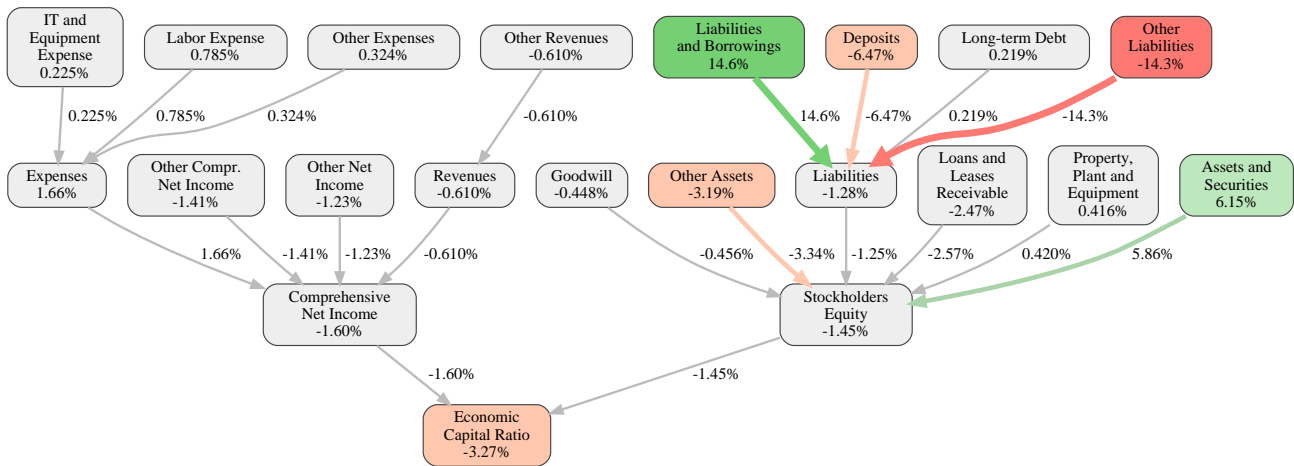




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FRANKLIN FINANCIAL SERVICES
CORP PA
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The relative strengths and weaknesses of FRANKLIN FINANCIAL SERVICES CORP PA are analyzed with respect to the market average, including all of its competitors. 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 1.3%, being 3.3% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	499,508
Cash Deposits and Cash Equivalents	64,899
Deposits	1,551,448
Fees	0
Goodwill	9,016
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	8,167
Loans and Leases Receivable	1,036,866
Long-term Debt	0
Occupancy	0
Other Assets	59,264
Other Compr. Net Income	-50,740
Other Expenses	2,557
Other Liabilities	25,767
Other Net Income	17,495
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	30,026

Output Variable	Value in 1000 USD
Liabilities	1,585,382
Assets	1,699,579
Expenses	2,557
Revenues	0
Stockholders Equity	114,197
Net Income	14,938
Comprehensive Net Income	-35,802
Economic Capital Ratio	1.3%