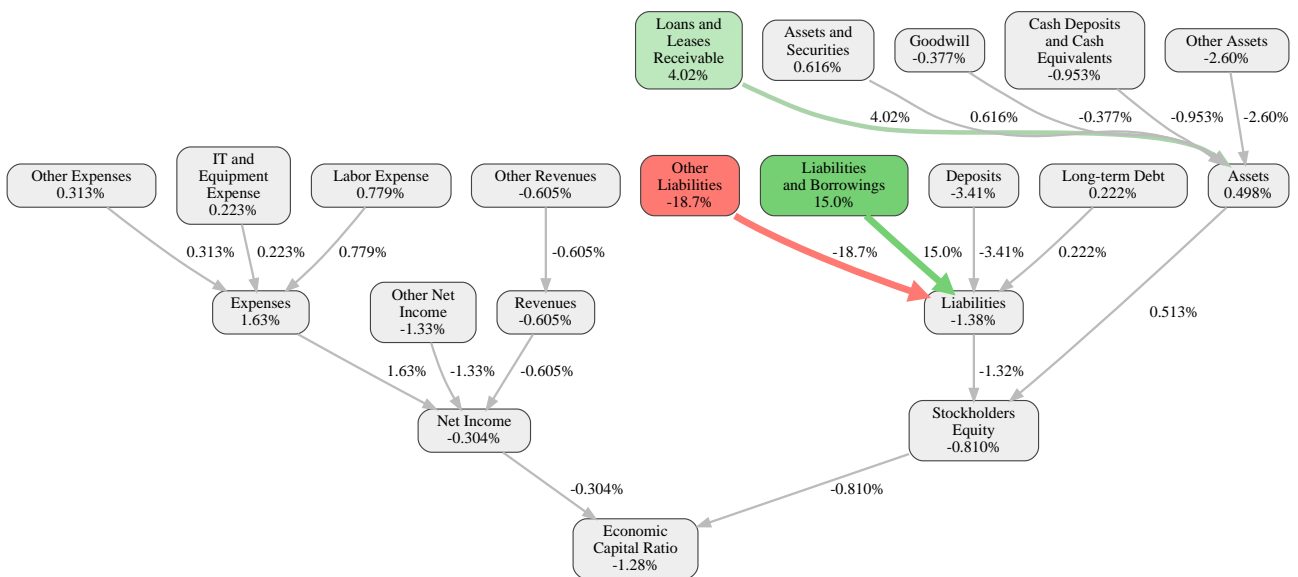




STATE BANKS 2023

ORRSTOWN FINANCIAL SERVICES **ORRSTOWNBANK**
 INC
 Rank 115 of 165





STATE BANKS 2023

ORRSTOWN FINANCIAL SERVICES INC Rank 115 of 165

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 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.3%, being 1.3% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	556,061
Cash Deposits and Cash Equivalents	60,823
Deposits	2,476,246
Fees	0
Goodwill	18,724
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	2,126,054
Long-term Debt	0
Occupancy	0
Other Assets	131,418
Other Compr. Net Income	-44,362
Other Expenses	4,579
Other Liabilities	217,266
Other Net Income	26,616
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	29,328

Output Variable	Value in 1000 USD
Liabilities	2,693,512
Assets	2,922,408
Expenses	4,579
Revenues	0
Stockholders Equity	228,896
Net Income	22,037
Comprehensive Net Income	-22,325
Economic Capital Ratio	3.3%