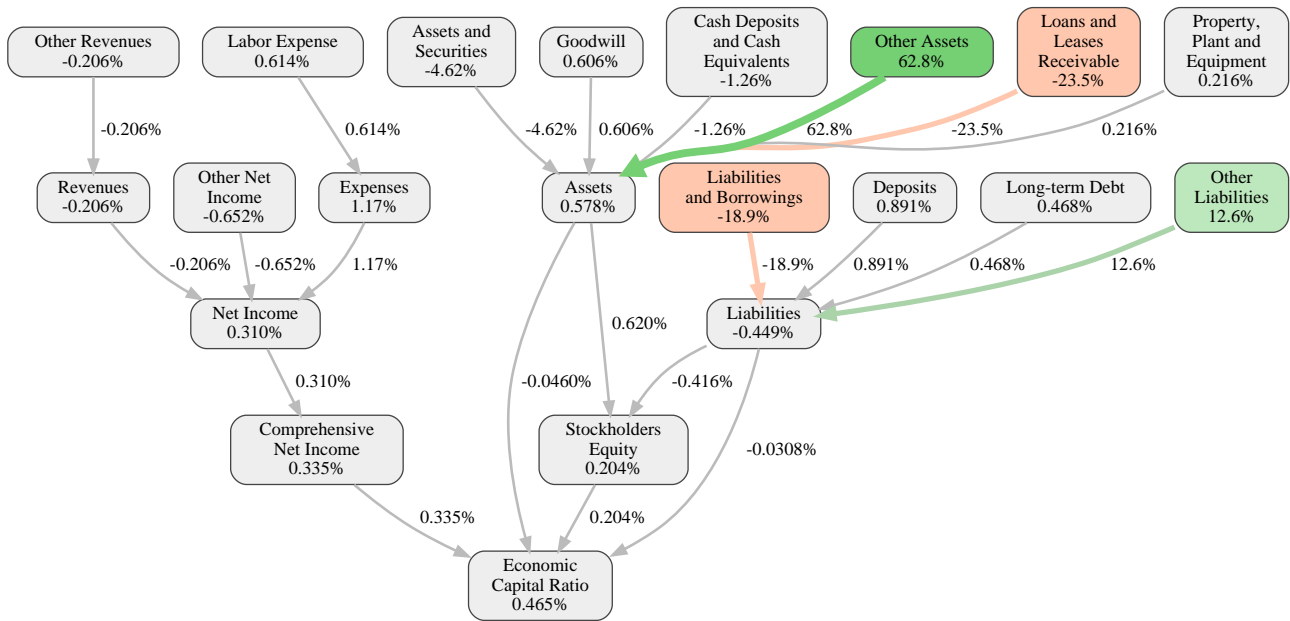




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The relative strengths and weaknesses of HORIZON BANCORP INC IN are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HORIZON BANCORP INC IN compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 63% points. The greatest weakness of HORIZON BANCORP INC IN is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 0.46% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	40,467
Cash Deposits and Cash Equivalents	74,236
Deposits	3,139,376
Fees	0
Goodwill	119,880
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,522,315
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	3,937,774
Other Compr. Net Income	-3,827
Other Expenses	10,443
Other Liabilities	-1,906,995
Other Net Income	63,560
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	74,331

Output Variable	Value in 1000 USD
Liabilities	3,754,696
Assets	4,246,688
Expenses	10,443
Revenues	0
Stockholders Equity	491,992
Net Income	53,117
Comprehensive Net Income	49,290
Economic Capital Ratio	7.4%