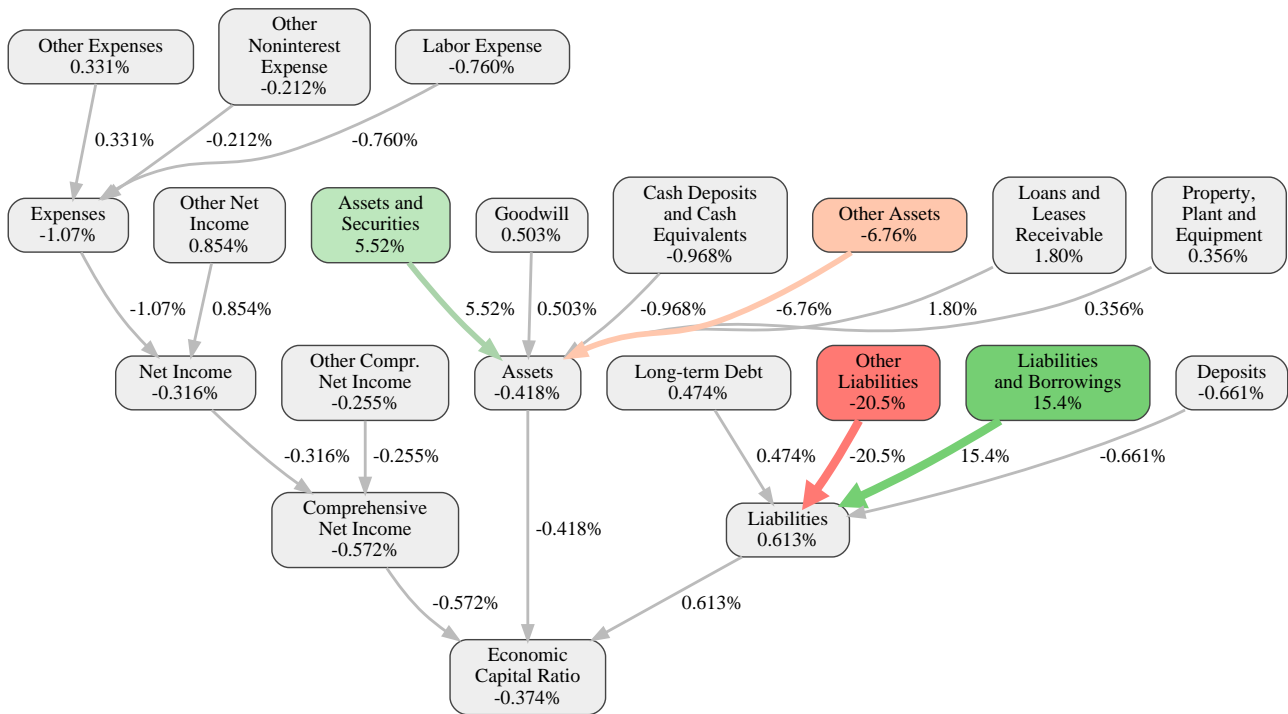




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The relative strengths and weaknesses of GERMAN AMERICAN BANCORP INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of GERMAN AMERICAN BANCORP INC. compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of GERMAN AMERICAN BANCORP INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 0.37% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	847,936
Cash Deposits and Cash Equivalents	96,800
Deposits	3,072,632
Fees	6,395
Goodwill	103,681
IT and Equipment Expense	10,084
Labor Expense	51,306
Liabilities and Borrowings	0
Loans and Leases Receivable	2,712,236
Long-term Debt	0
Occupancy	7,735
Other Assets	87,810
Other Compr. Net Income	-14,006
Other Expenses	5,244
Other Liabilities	397,818
Other Net Income	116,250
Other Noninterest Expense	12,789
Other Revenues	4,028
Property, Plant and Equipment	80,627

Output Variable	Value in 1000 USD
Liabilities	3,470,450
Assets	3,929,090
Expenses	93,553
Revenues	4,028
Stockholders Equity	458,640
Net Income	26,725
Comprehensive Net Income	12,719
Economic Capital Ratio	6.5%