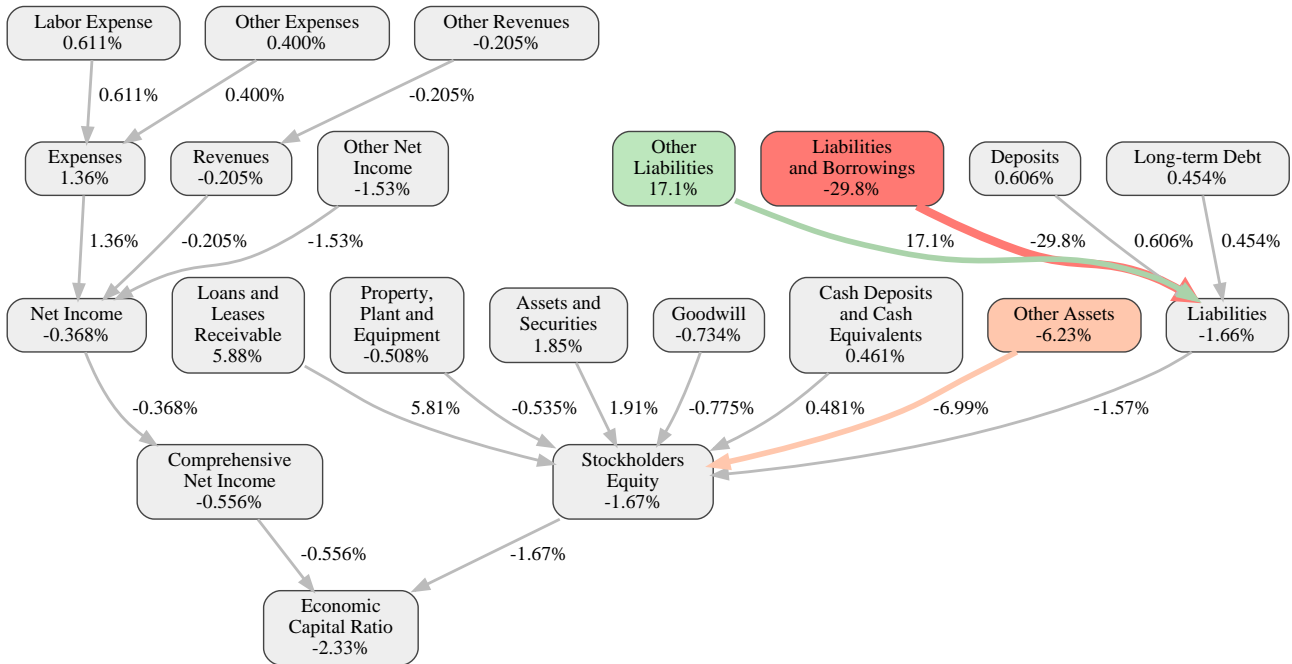




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The relative strengths and weaknesses of First Internet Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Internet Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of First Internet Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.6%, being 2.3% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	519,061
Cash Deposits and Cash Equivalents	188,712
Deposits	2,671,351
Fees	0
Goodwill	4,687
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,628,050
Loans and Leases Receivable	2,698,332
Long-term Debt	0
Occupancy	0
Other Assets	120,203
Other Compr. Net Income	-10,459
Other Expenses	2,052
Other Liabilities	-2,046,444
Other Net Income	23,952
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	10,697

Output Variable	Value in 1000 USD
Liabilities	3,252,957
Assets	3,541,692
Expenses	2,052
Revenues	0
Stockholders Equity	288,735
Net Income	21,900
Comprehensive Net Income	11,441
Economic Capital Ratio	4.6%