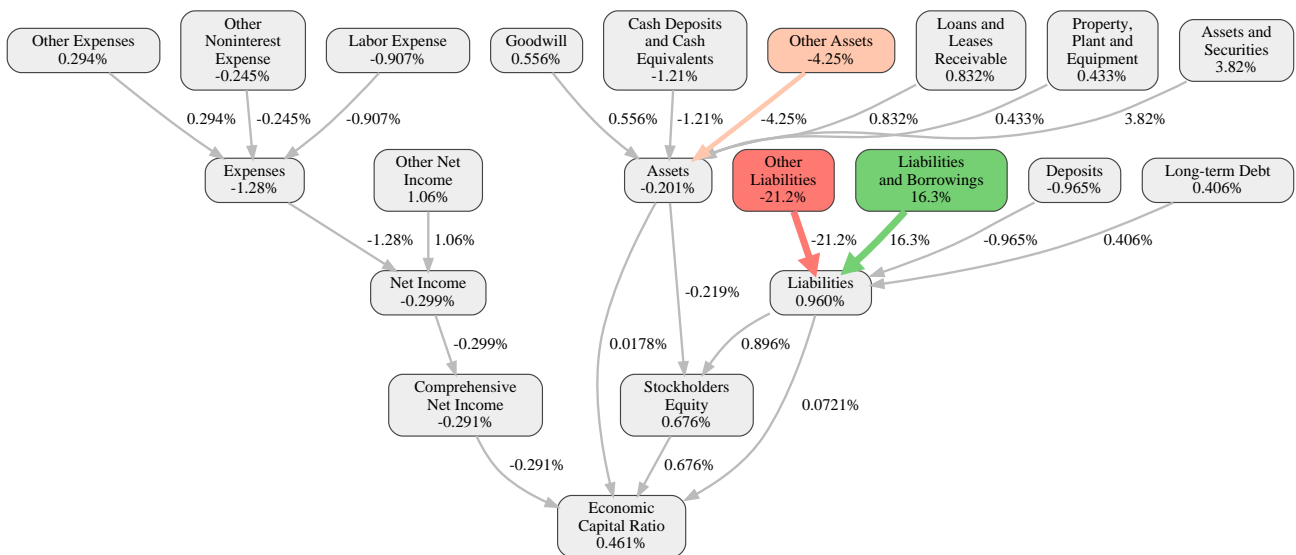




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The relative strengths and weaknesses of GERMAN AMERICAN BANCORP INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 16% 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 8.1%, being 0.46% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	854,825
Cash Deposits and Cash Equivalents	105,869
Deposits	3,430,021
Fees	5,207
Goodwill	121,306
IT and Equipment Expense	11,715
Labor Expense	63,885
Liabilities and Borrowings	0
Loans and Leases Receivable	3,060,813
Long-term Debt	0
Occupancy	9,988
Other Assets	158,208
Other Compr. Net Income	10,186
Other Expenses	7,951
Other Liabilities	393,831
Other Net Income	145,781
Other Noninterest Expense	15,416
Other Revenues	5,234
Property, Plant and Equipment	96,651

Output Variable	Value in 1000 USD
Liabilities	3,823,852
Assets	4,397,672
Expenses	114,162
Revenues	5,234
Stockholders Equity	573,820
Net Income	36,853
Comprehensive Net Income	47,039
Economic Capital Ratio	8.1%