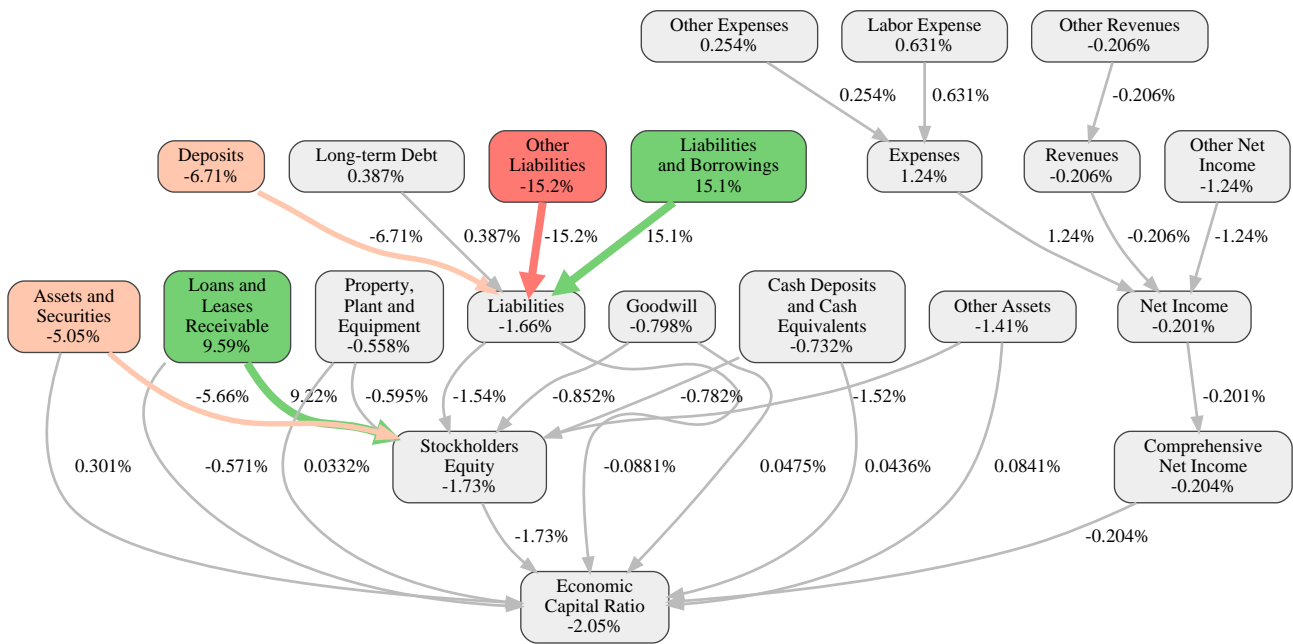




RealRate

STATE BANKS 2020

Embassy Bancorp Inc. Rank 169 of 190





STATE BANKS 2020

Embassy Bancorp Inc.
Rank 169 of 190



The relative strengths and weaknesses of Embassy 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 Embassy 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 Embassy Bancorp Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 2.0% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	13,279
Cash Deposits and Cash Equivalents	39,986
Deposits	1,031,968
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	15,980
Loans and Leases Receivable	1,006,117
Long-term Debt	0
Occupancy	0
Other Assets	114,614
Other Compr. Net Income	2,587
Other Expenses	2,494
Other Liabilities	28,556
Other Net Income	13,373
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	2,123

Output Variable	Value in 1000 USD
Liabilities	1,076,504
Assets	1,176,119
Expenses	2,494
Revenues	0
Stockholders Equity	99,615
Net Income	10,879
Comprehensive Net Income	13,466
Economic Capital Ratio	5.6%