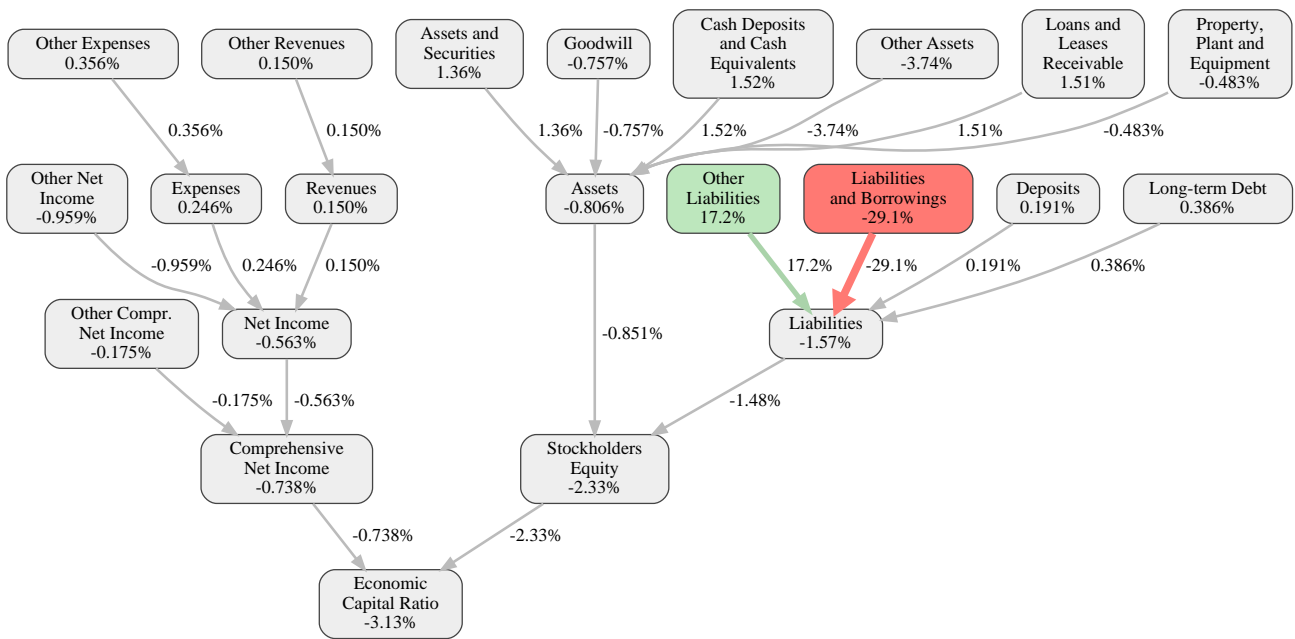




# STATE BANKS 2020

First Internet Bancorp  
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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 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.5%, being 3.1% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	607,918
Cash Deposits and Cash Equivalents	327,361
Deposits	3,153,963
Fees	5,572
Goodwill	4,687
IT and Equipment Expense	1,338
Labor Expense	27,014
Liabilities and Borrowings	3,096,848
Loans and Leases Receivable	2,941,707
Long-term Debt	0
Occupancy	6,059
Other Assets	203,780
Other Compr. Net Income	2,350
Other Expenses	4,859
Other Liabilities	-2,455,641
Other Net Income	58,617
Other Noninterest Expense	3,709
Other Revenues	14,122
Property, Plant and Equipment	14,630

Output Variable	Value in 1000 USD
Liabilities	3,795,170
Assets	4,100,083
Expenses	48,551
Revenues	14,122
Stockholders Equity	304,913
Net Income	24,188
Comprehensive Net Income	26,538
Economic Capital Ratio	4.5%