



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 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 1.1% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,217,852
Cash Deposits and Cash Equivalents	346,989
Deposits	4,106,530
Fees	4,738
Goodwill	121,956
IT and Equipment Expense	10,880
Labor Expense	68,112
Liabilities and Borrowings	0
Loans and Leases Receivable	3,041,213
Long-term Debt	0
Occupancy	10,033
Other Assets	249,567
Other Compr. Net Income	7,436
Other Expenses	7,128
Other Liabilities	246,338
Other Net Income	151,682
Other Noninterest Expense	16,232
Other Revenues	5,695
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	4,352,868
Assets	4,977,577
Expenses	117,123
Revenues	5,695
Stockholders Equity	624,709
Net Income	40,254
Comprehensive Net Income	47,690
Economic Capital Ratio	7.7%