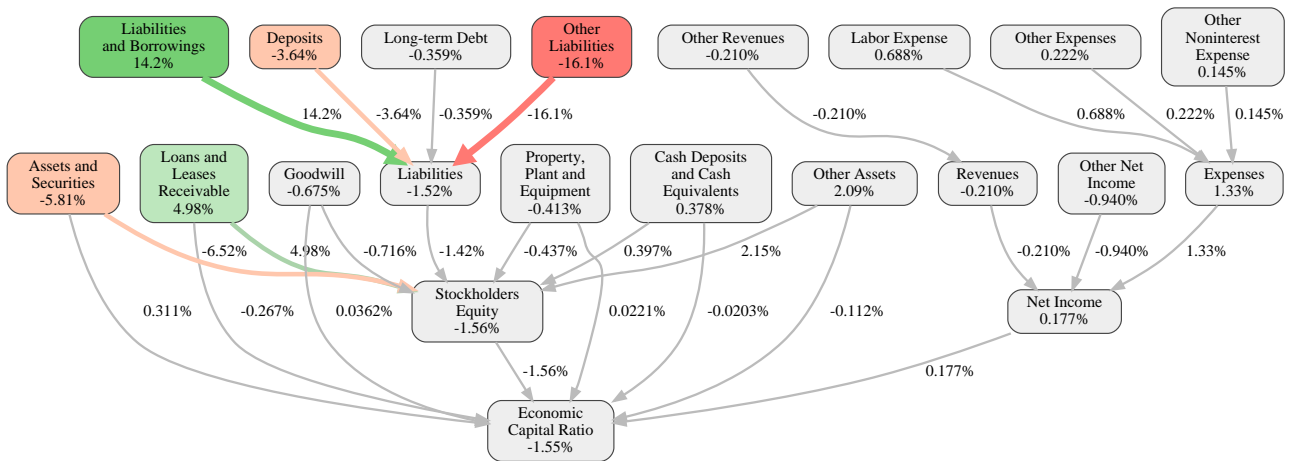




STATE BANKS 2021

Embassy Bancorp Inc.
Rank 145 of 180





RealRate

STATE BANKS 2021

Embassy Bancorp Inc. Rank 145 of 180



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 14% points. The greatest weakness of Embassy Bancorp Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.1%, being 1.5% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	12,509
Cash Deposits and Cash Equivalents	131,907
Deposits	1,232,379
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	16,780
Loans and Leases Receivable	1,079,339
Long-term Debt	14,651
Occupancy	0
Other Assets	214,929
Other Compr. Net Income	1,597
Other Expenses	2,921
Other Liabilities	66,046
Other Net Income	15,731
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	3,346

Output Variable	Value in 1000 USD
Liabilities	1,329,856
Assets	1,442,030
Expenses	2,921
Revenues	0
Stockholders Equity	112,174
Net Income	12,810
Comprehensive Net Income	14,407
Economic Capital Ratio	5.1%