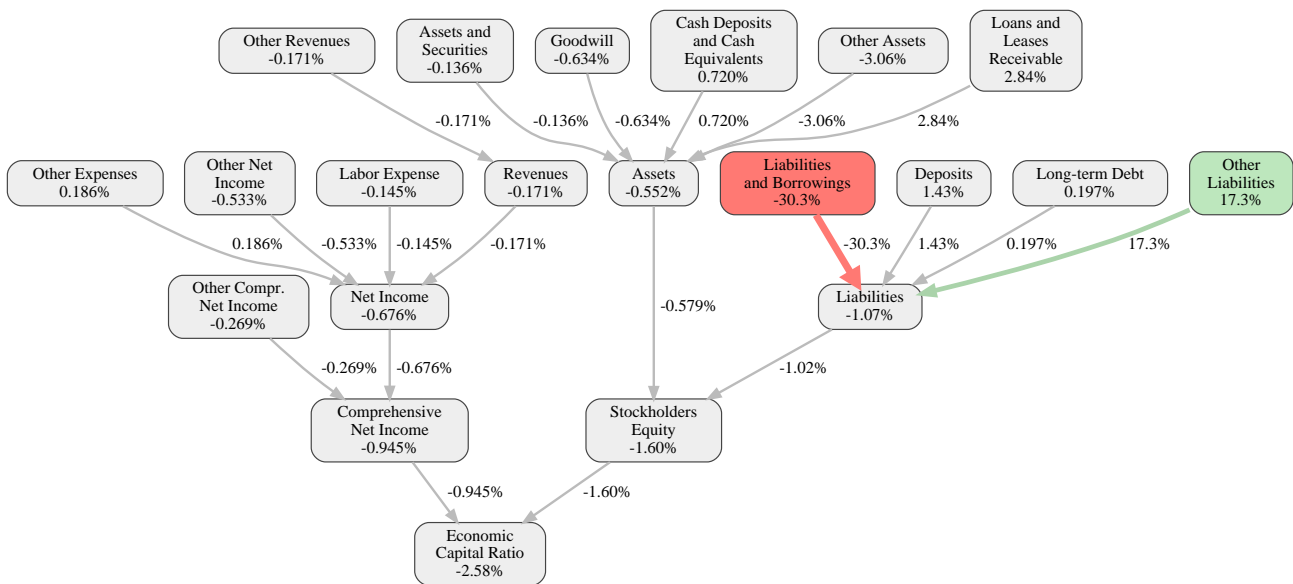




STATE BANKS 2021

First Internet Bancorp
Rank 171 of 180





STATE BANKS 2021

First Internet Bancorp
Rank 171 of 180



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 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.1%, being 2.6% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	561,932
Cash Deposits and Cash Equivalents	419,806
Deposits	3,270,885
Fees	5,321
Goodwill	4,687
IT and Equipment Expense	1,528
Labor Expense	34,231
Liabilities and Borrowings	3,174,132
Loans and Leases Receivable	3,029,747
Long-term Debt	0
Occupancy	6,396
Other Assets	192,394
Other Compr. Net Income	-3,005
Other Expenses	10,200
Other Liabilities	-2,529,805
Other Net Income	63,653
Other Noninterest Expense	4,423
Other Revenues	1,655
Property, Plant and Equipment	37,590

Output Variable	Value in 1000 USD
Liabilities	3,915,212
Assets	4,246,156
Expenses	62,099
Revenues	1,655
Stockholders Equity	330,944
Net Income	3,209
Comprehensive Net Income	204
Economic Capital Ratio	4.1%