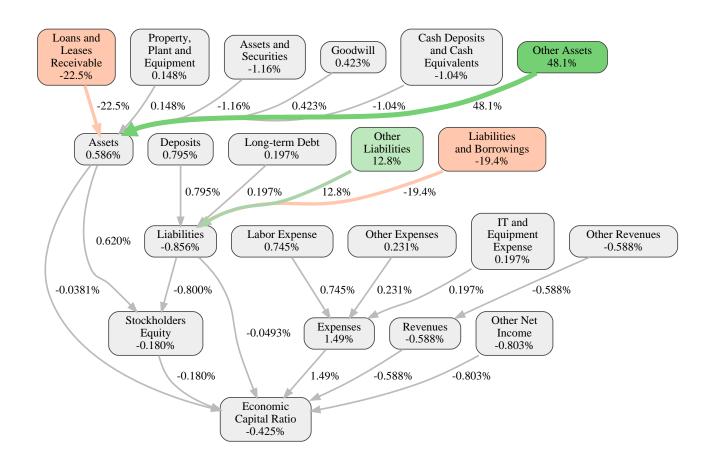


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The relative strengths and weaknesses of HORIZON BANCORP INC IN are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HORIZON BANCORP INC IN compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 48% points. The greatest weakness of HORIZON BANCORP INC IN is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 0.43% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,241,565
Cash Deposits and Cash Equivalents	598,290
Deposits	5,802,991
Fees	0
Goodwill	154,572
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,497,833
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	5,287,035
Other Compr. Net Income	-20,507
Other Expenses	15,356
Other Liabilities	-3,649,130
Other Net Income	102,447
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	93,441

Output Variable	Value in 1000 USD
Liabilities	6,651,694
Assets	7,374,903
Expenses	15,356
Revenues	0
Stockholders Equity	723,209
Net Income	87,091
Comprehensive Net Income	66,584
Economic Capital Ratio	6.1%

