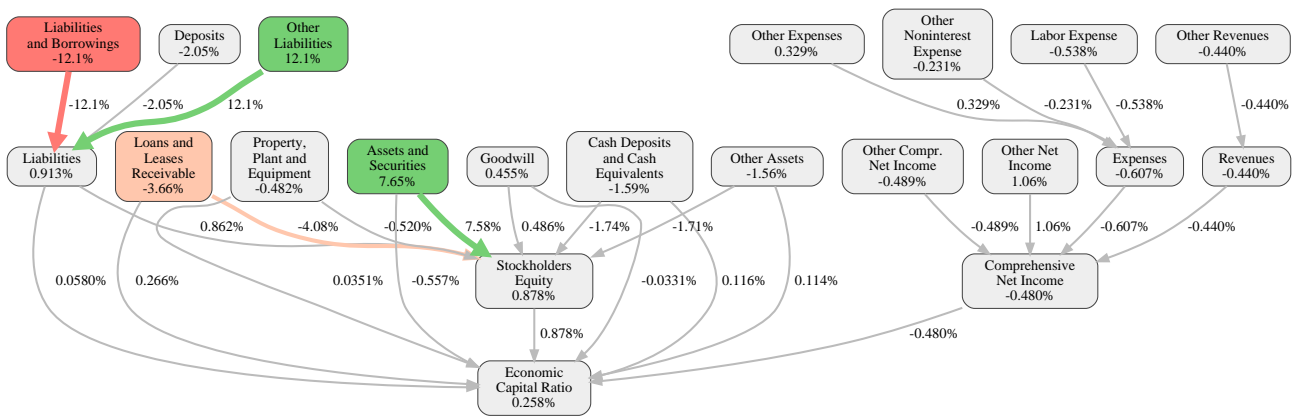




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The relative strengths and weaknesses of GERMAN AMERICAN BANCORP INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of GERMAN AMERICAN BANCORP INC. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of GERMAN AMERICAN BANCORP INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 0.26% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,889,617
Cash Deposits and Cash Equivalents	397,635
Deposits	4,744,316
Fees	6,428
Goodwill	121,761
IT and Equipment Expense	11,361
Labor Expense	68,570
Liabilities and Borrowings	2,867,994
Loans and Leases Receivable	2,967,247
Long-term Debt	0
Occupancy	11,081
Other Assets	232,279
Other Compr. Net Income	-38,539
Other Expenses	6,928
Other Liabilities	-2,672,230
Other Net Income	177,844
Other Noninterest Expense	19,639
Other Revenues	8,520
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	4,940,080
Assets	5,608,539
Expenses	124,007
Revenues	8,520
Stockholders Equity	668,459
Net Income	62,357
Comprehensive Net Income	23,818
Economic Capital Ratio	6.8%