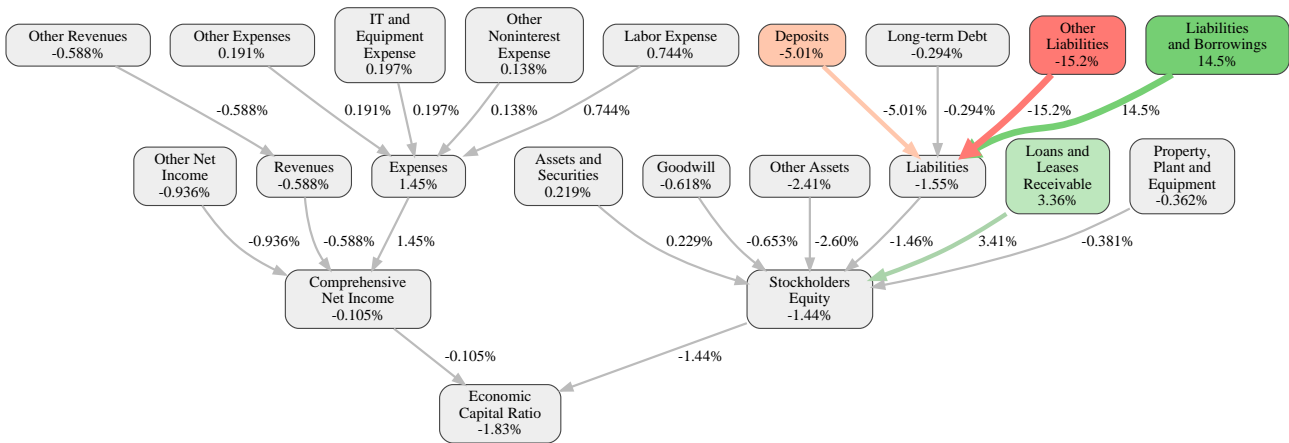




STATE BANKS 2022

Embassy Bancorp Inc.
Rank 148 of 174





RealRate

STATE BANKS 2022

Embassy Bancorp Inc. Rank 148 of 174



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 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.7%, being 1.8% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	324,562
Cash Deposits and Cash Equivalents	169,692
Deposits	1,467,025
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	17,099
Loans and Leases Receivable	1,096,555
Long-term Debt	14,651
Occupancy	0
Other Assets	38,391
Other Compr. Net Income	-4,131
Other Expenses	4,066
Other Liabilities	11,904
Other Net Income	20,852
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	3,994

Output Variable	Value in 1000 USD
Liabilities	1,510,679
Assets	1,633,194
Expenses	4,066
Revenues	0
Stockholders Equity	122,515
Net Income	16,786
Comprehensive Net Income	12,655
Economic Capital Ratio	4.7%