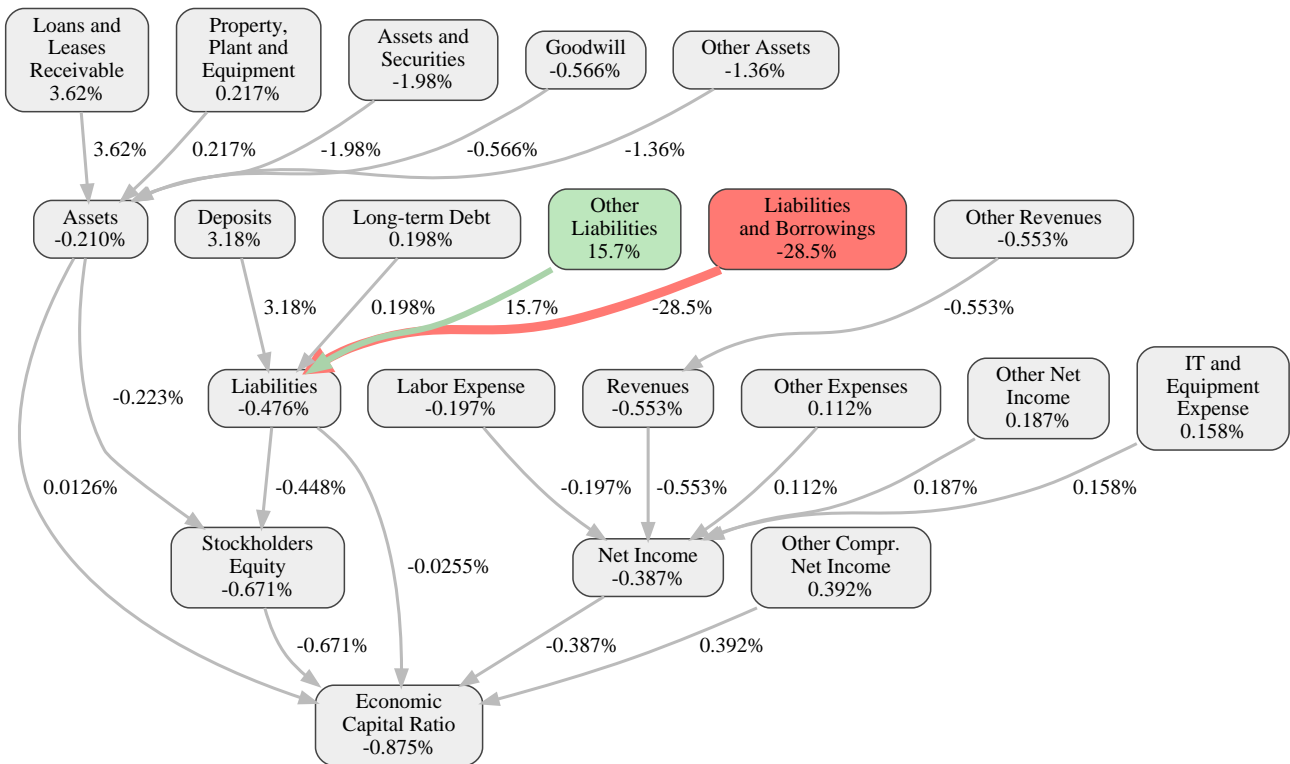




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The relative strengths and weaknesses of First Internet Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Internet Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of First Internet Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 0.87% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	649,897
Cash Deposits and Cash Equivalents	442,960
Deposits	3,178,959
Fees	5,267
Goodwill	4,687
IT and Equipment Expense	1,649
Labor Expense	38,223
Liabilities and Borrowings	3,061,428
Loans and Leases Receivable	2,859,821
Long-term Debt	0
Occupancy	7,063
Other Assets	193,787
Other Compr. Net Income	6,157
Other Expenses	13,831
Other Liabilities	-2,409,731
Other Net Income	99,647
Other Noninterest Expense	4,223
Other Revenues	1,694
Property, Plant and Equipment	59,842

Output Variable	Value in 1000 USD
Liabilities	3,830,656
Assets	4,210,994
Expenses	70,256
Revenues	1,694
Stockholders Equity	380,338
Net Income	31,085
Comprehensive Net Income	37,242
Economic Capital Ratio	5.7%