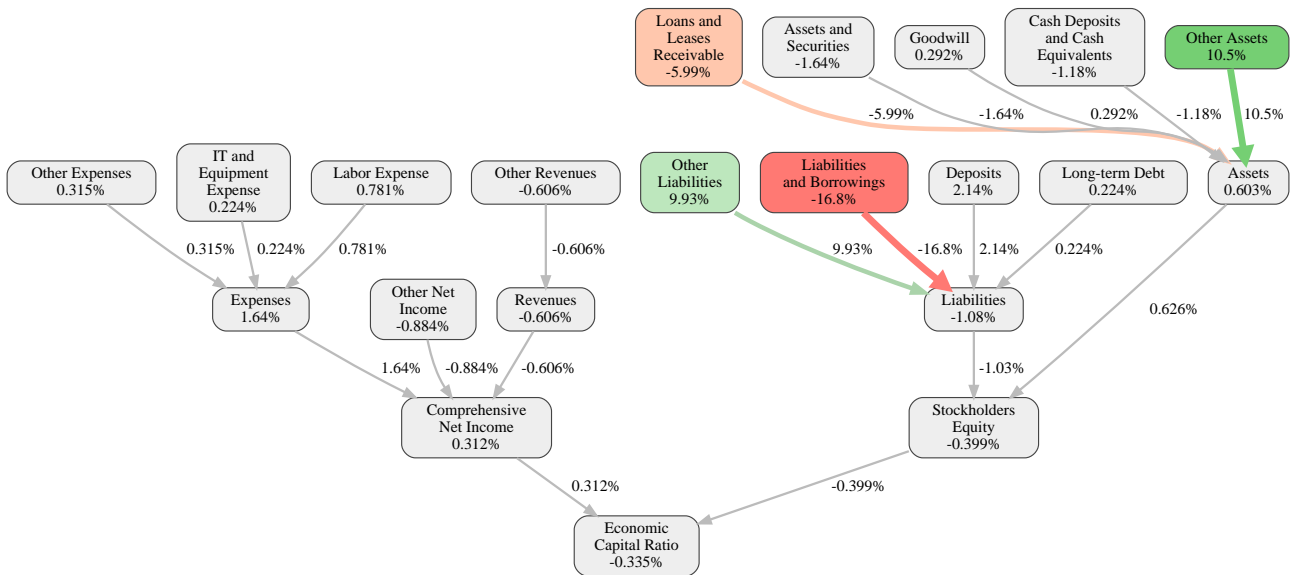




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RealRate

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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 10% points. The greatest weakness of HORIZON BANCORP INC IN is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.2%, being 0.33% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,136,839
Cash Deposits and Cash Equivalents	126,317
Deposits	5,857,774
Fees	0
Goodwill	155,211
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,653,123
Loans and Leases Receivable	4,107,534
Long-term Debt	0
Occupancy	0
Other Assets	2,253,940
Other Compr. Net Income	-113,543
Other Expenses	12,176
Other Liabilities	-3,315,754
Other Net Income	105,584
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	92,677

Output Variable	Value in 1000 USD
Liabilities	7,195,143
Assets	7,872,518
Expenses	12,176
Revenues	0
Stockholders Equity	677,375
Net Income	93,408
Comprehensive Net Income	-20,135
Economic Capital Ratio	4.2%