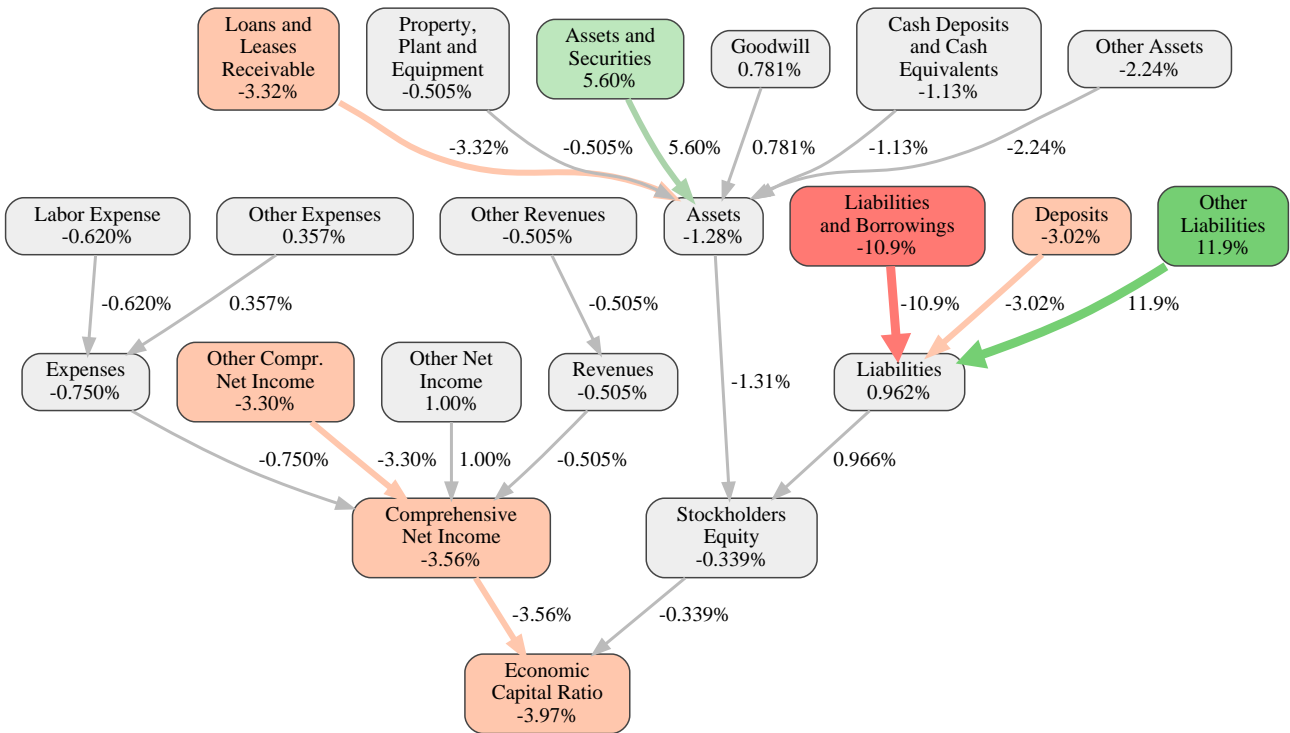




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# STATE BANKS 2023

## GERMAN AMERICAN BANCORP INC. Rank 157 of 165





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# STATE BANKS 2023

## GERMAN AMERICAN BANCORP INC. Rank 157 of 165



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 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 0.59%, being 4.0% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,761,669
Cash Deposits and Cash Equivalents	119,579
Deposits	5,350,051
Fees	8,155
Goodwill	180,357
IT and Equipment Expense	19,104
Labor Expense	84,145
Liabilities and Borrowings	3,229,778
Loans and Leases Receivable	3,740,766
Long-term Debt	0
Occupancy	11,223
Other Assets	353,620
Other Compr. Net Income	-296,273
Other Expenses	8,127
Other Liabilities	-2,982,231
Other Net Income	198,614
Other Noninterest Expense	23,437
Other Revenues	7,380
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	5,597,598
Assets	6,155,991
Expenses	154,191
Revenues	7,380
Stockholders Equity	558,393
Net Income	51,803
Comprehensive Net Income	-244,470
Economic Capital Ratio	0.59%