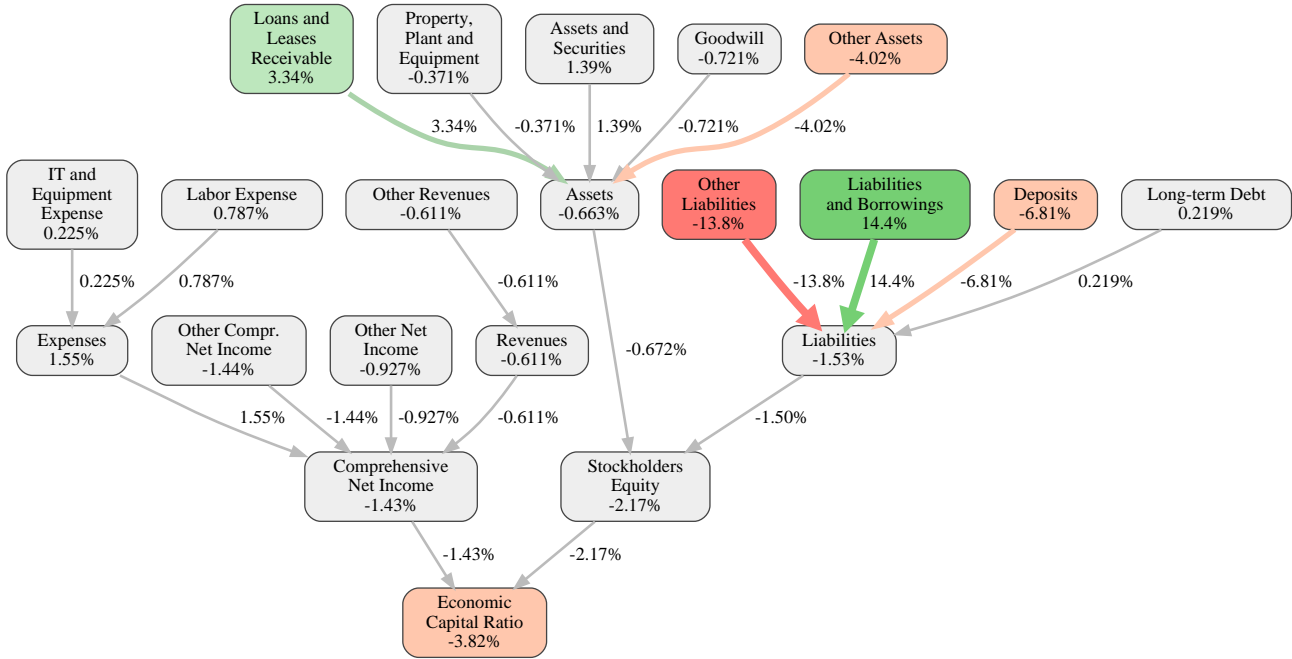




STATE BANKS 2023

Embassy Bancorp Inc.
Rank 155 of 165





RealRate

STATE BANKS 2023

Embassy Bancorp Inc. Rank 155 of 165



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 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 0.75%, being 3.8% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	343,115
Cash Deposits and Cash Equivalents	67,295
Deposits	1,521,107
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	16,474
Loans and Leases Receivable	1,196,164
Long-term Debt	0
Occupancy	0
Other Assets	29,810
Other Compr. Net Income	-49,913
Other Expenses	4,291
Other Liabilities	14,370
Other Net Income	21,993
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	3,843

Output Variable	Value in 1000 USD
Liabilities	1,551,951
Assets	1,640,227
Expenses	4,291
Revenues	0
Stockholders Equity	88,276
Net Income	17,702
Comprehensive Net Income	-32,211
Economic Capital Ratio	0.75%