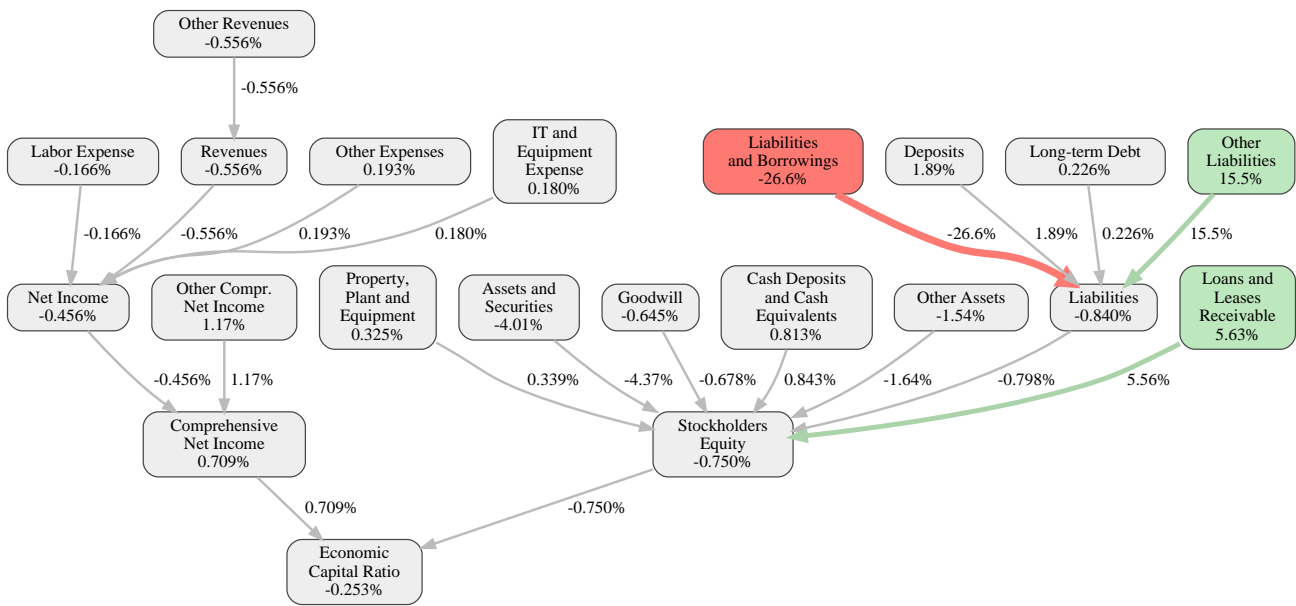




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First Internet Bancorp
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The relative strengths and weaknesses of First Internet Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables 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 15% points. The greatest weakness of First Internet Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.3%, being 0.25% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	435,278
Cash Deposits and Cash Equivalents	256,552
Deposits	3,441,245
Fees	5,978
Goodwill	4,687
IT and Equipment Expense	1,989
Labor Expense	41,553
Liabilities and Borrowings	3,265,930
Loans and Leases Receivable	3,467,664
Long-term Debt	0
Occupancy	10,688
Other Assets	306,212
Other Compr. Net Income	-22,597
Other Expenses	12,548
Other Liabilities	-2,529,045
Other Net Income	103,488
Other Noninterest Expense	5,076
Other Revenues	2,416
Property, Plant and Equipment	72,711

Output Variable	Value in 1000 USD
Liabilities	4,178,130
Assets	4,543,104
Expenses	77,832
Revenues	2,416
Stockholders Equity	364,974
Net Income	28,072
Comprehensive Net Income	5,475
Economic Capital Ratio	4.3%