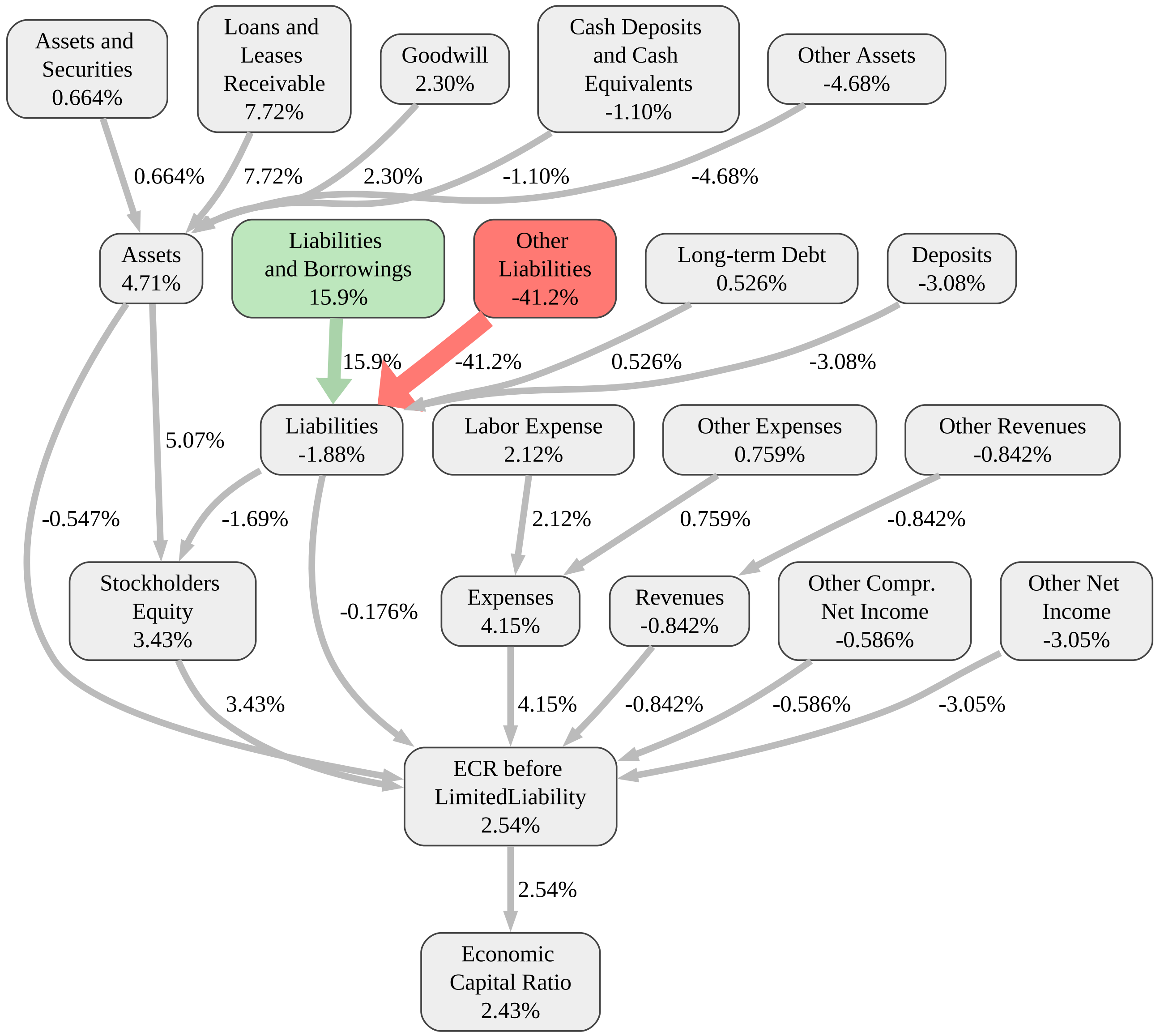
STATE BANKS 2026

Independent BANK CORP
Rank 21 of 87



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The relative strengths and weaknesses of Independent BANK CORP 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 Independent BANK CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points.The greatest weakness of Independent BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 41% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 2.4% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	3,948,398
Cash Deposits and Cash Equivalents	771,902
Deposits	20,126,790
Fees	0
Goodwill	1,090,610
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	394,531
Loans and Leases Receivable	18,313,900
Long-term Debt	0
Occupancy	0
Other Assets	569,896
Other Compr. Net Income	50,253
Other Expenses	57,048
Other Liabilities	825,847
Other Net Income	262,170
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	218,190

Output Variable	Value in 1000 USD
Liabilities	21,347,168
Assets	24,912,896
Expenses	57,048
Revenues	0
Stockholders Equity	3,565,728
Net Income	205,122
Comprehensive Net Income	255,375
BaseVar	23,800,622
ECR before LimitedLiability	16%
Economic Capital Ratio	16%