



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 15% points. The greatest weakness of INDEPENDENT BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.9%, being 2.2% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	1,534,023
Cash Deposits and Cash Equivalents	150,974
Deposits	9,147,367
Fees	0
Goodwill	506,206
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	236,552
Loans and Leases Receivable	8,805,899
Long-term Debt	74,906
Occupancy	0
Other Assets	274,389
Other Compr. Net Income	19,342
Other Expenses	52,933
Other Liabilities	228,197
Other Net Income	218,108
Other Noninterest Expense	0
Property, Plant and Equipment	123,674
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	9,687,022
Assets	11,395,165
Expenses	52,933
Stockholders Equity	1,708,143
Net Income	165,175
Comprehensive Net Income	184,517
Economic Capital Ratio	9.9%