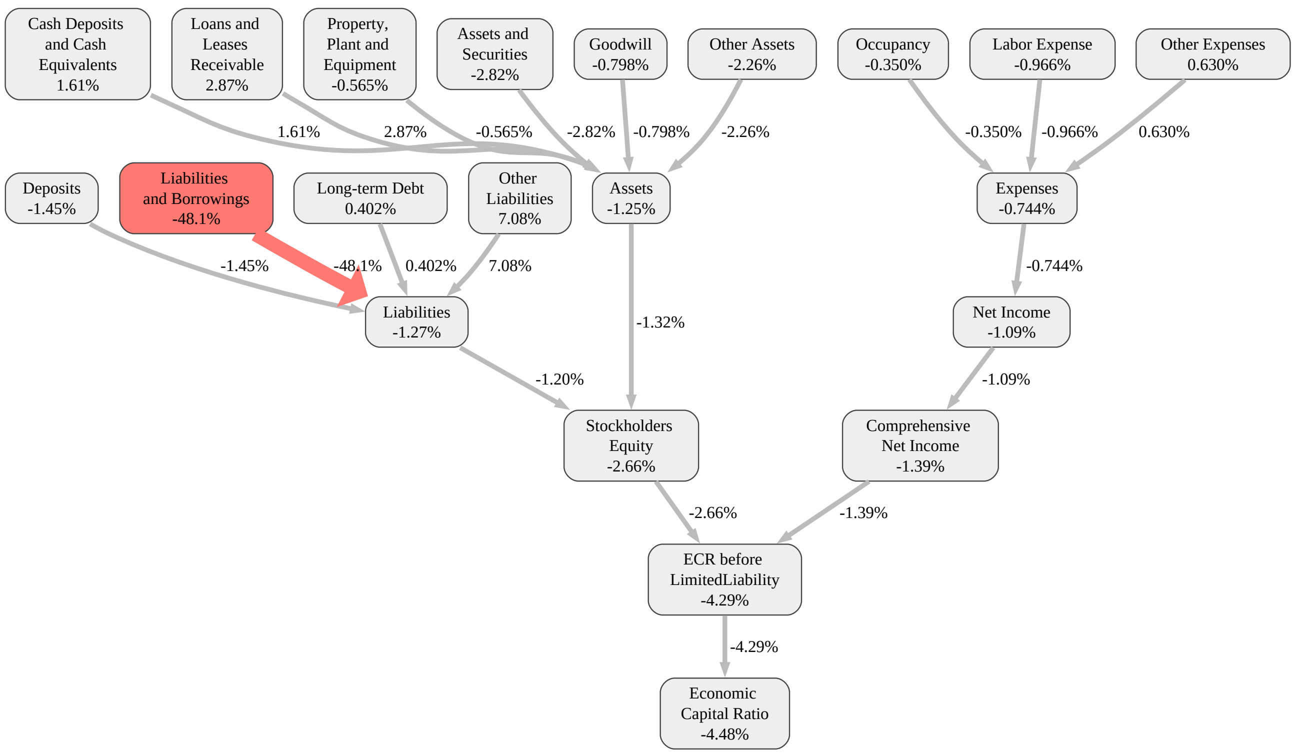
STATE BANKS 2025

First Internet Bancorp
Rank 89 of 96



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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 7.1% points.The greatest weakness of First Internet Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 48% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.1%, being 4.5% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	650,356
Cash Deposits and Cash Equivalents	466,410
Deposits	4,933,206
Fees	8,744
Goodwill	4,687
IT and Equipment Expense	2,448
Labor Expense	51,756
Liabilities and Borrowings	4,796,755
Loans and Leases Receivable	4,125,877
Long-term Debt	0
Occupancy	11,902
Other Assets	490,529
Other Compr. Net Income	-3,278
Other Expenses	10,802
Other Liabilities	-4,376,165
Other Net Income	103,636
Other Noninterest Expense	6,724
Other Revenues	9,406
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	5,353,796
Assets	5,737,859
Expenses	92,376
Revenues	9,406
Stockholders Equity	384,063
Net Income	20,666
Comprehensive Net Income	17,388
BaseVar	5,924,611
ECR before LimitedLiability	6.5%
Economic Capital Ratio	7.1%