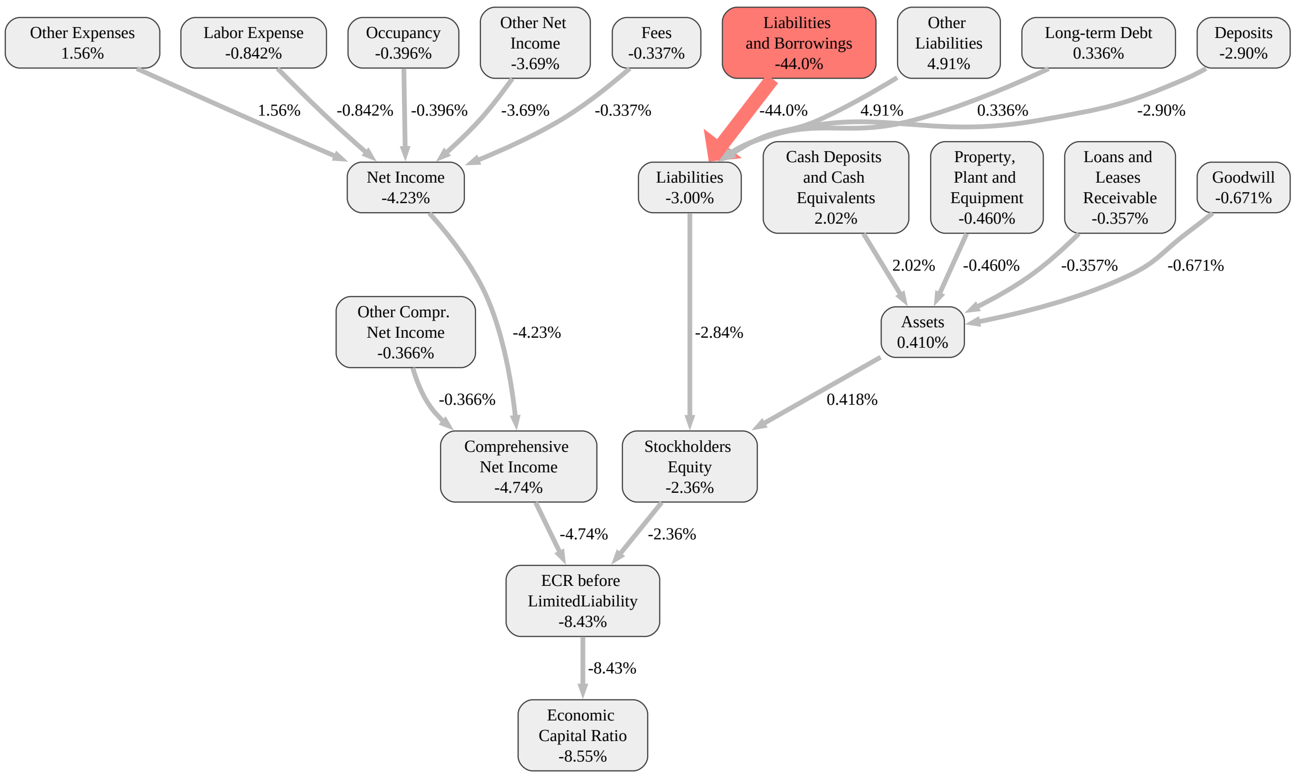
STATE BANKS 2026

First Internet Bancorp
Rank 85 of 87



RealRate

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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 4.9% points.The greatest weakness of First Internet Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.9%, being 8.5% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	867,748
Cash Deposits and Cash Equivalents	456,777
Deposits	4,839,813
Fees	10,436
Goodwill	4,687
IT and Equipment Expense	2,654
Labor Expense	51,026
Liabilities and Borrowings	4,692,934
Loans and Leases Receivable	3,691,042
Long-term Debt	0
Occupancy	13,673
Other Assets	551,393
Other Compr. Net Income	12,523
Other Expenses	-6,512
Other Liabilities	-4,320,867
Other Net Income	33,133
Other Noninterest Expense	8,049
Other Revenues	6,395
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	5,211,880
Assets	5,571,647
Expenses	79,326
Revenues	6,395
Stockholders Equity	359,767
Net Income	-39,798
Comprehensive Net Income	-27,275
BaseVar	5,630,213
ECR before LimitedLiability	3.3%
Economic Capital Ratio	4.9%