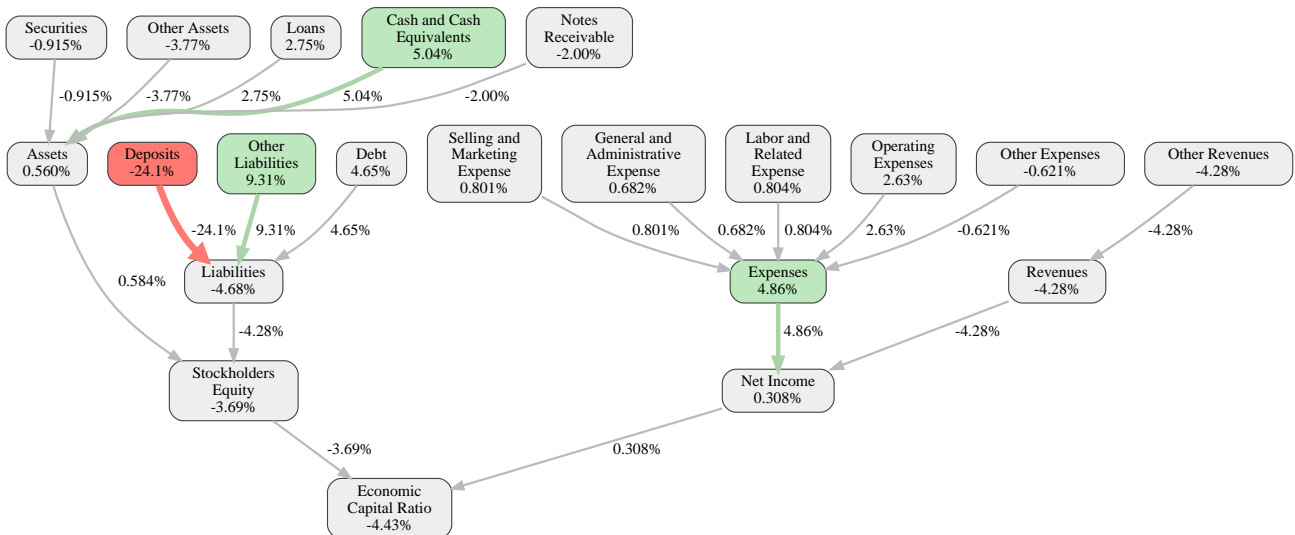




SAVINGS & CREDIT 2017

FIRST NORTHERN COMMUNITY
BANCORP
Rank 82 of 93





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FIRST NORTHERN COMMUNITY BANCORP Rank 82 of 93



The relative strengths and weaknesses of FIRST NORTHERN COMMUNITY 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 NORTHERN COMMUNITY BANCORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.3% points. The greatest weakness of FIRST NORTHERN COMMUNITY BANCORP is the variable Deposits, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.7%, being 4.4% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	159,643
Debt	0
Deposits	1,063,696
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	669,770
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	337,350
Other Compr. Net Income	-1,855
Other Expenses	4,885
Other Liabilities	10,769
Other Net Income	12,936
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,166,763
Liabilities	1,074,465
Expenses	4,885
Revenues	0
Stockholders Equity	92,298
Net Income	8,051
Comprehensive Net Income	6,196
Economic Capital Ratio	4.7%