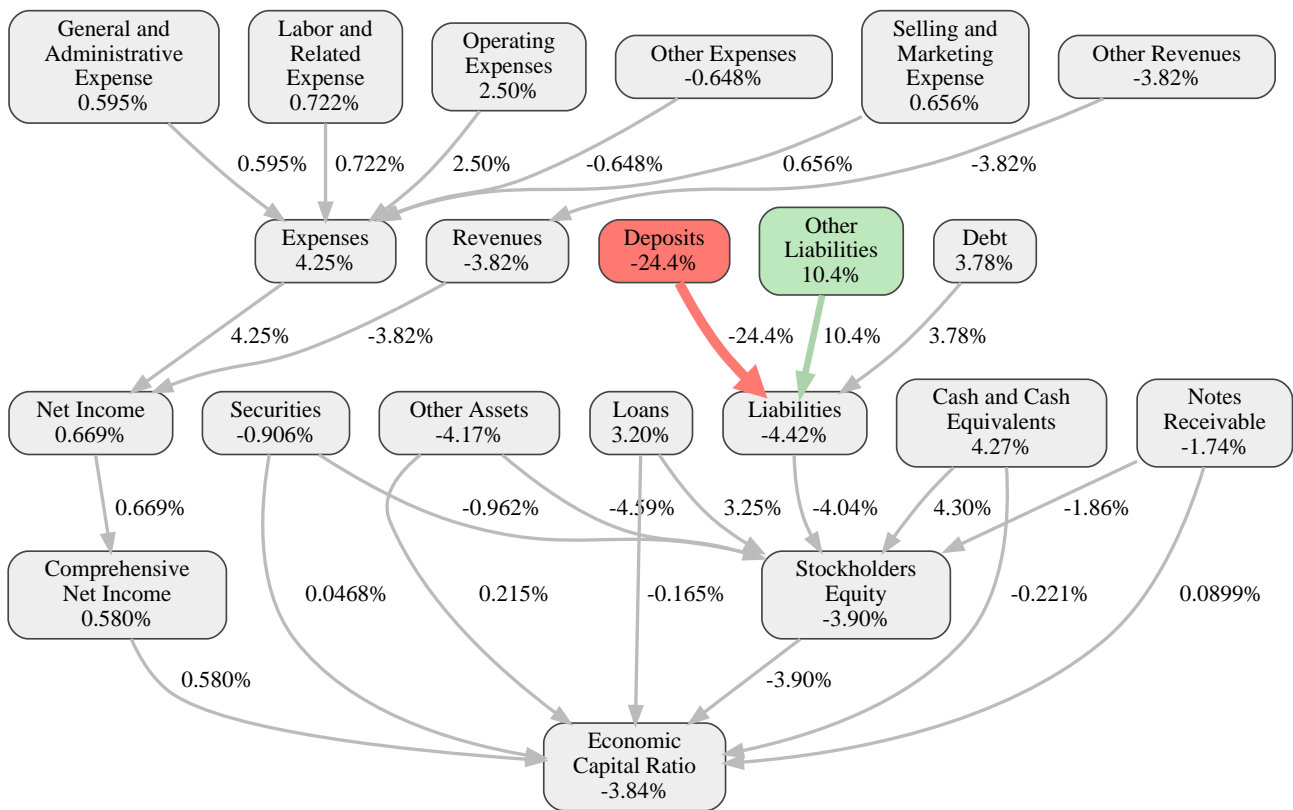




SAVINGS & CREDIT 2018

FIRST NORTHERN COMMUNITY
BANCORP
Rank 92 of 108





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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 10% 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 4.9%, being 3.8% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	152,892
Debt	0
Deposits	1,104,740
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	739,112
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	325,654
Other Compr. Net Income	-1,448
Other Expenses	8,318
Other Liabilities	12,874
Other Net Income	17,066
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,217,658
Liabilities	1,117,614
Expenses	8,318
Revenues	0
Stockholders Equity	100,044
Net Income	8,748
Comprehensive Net Income	7,300
Economic Capital Ratio	4.9%