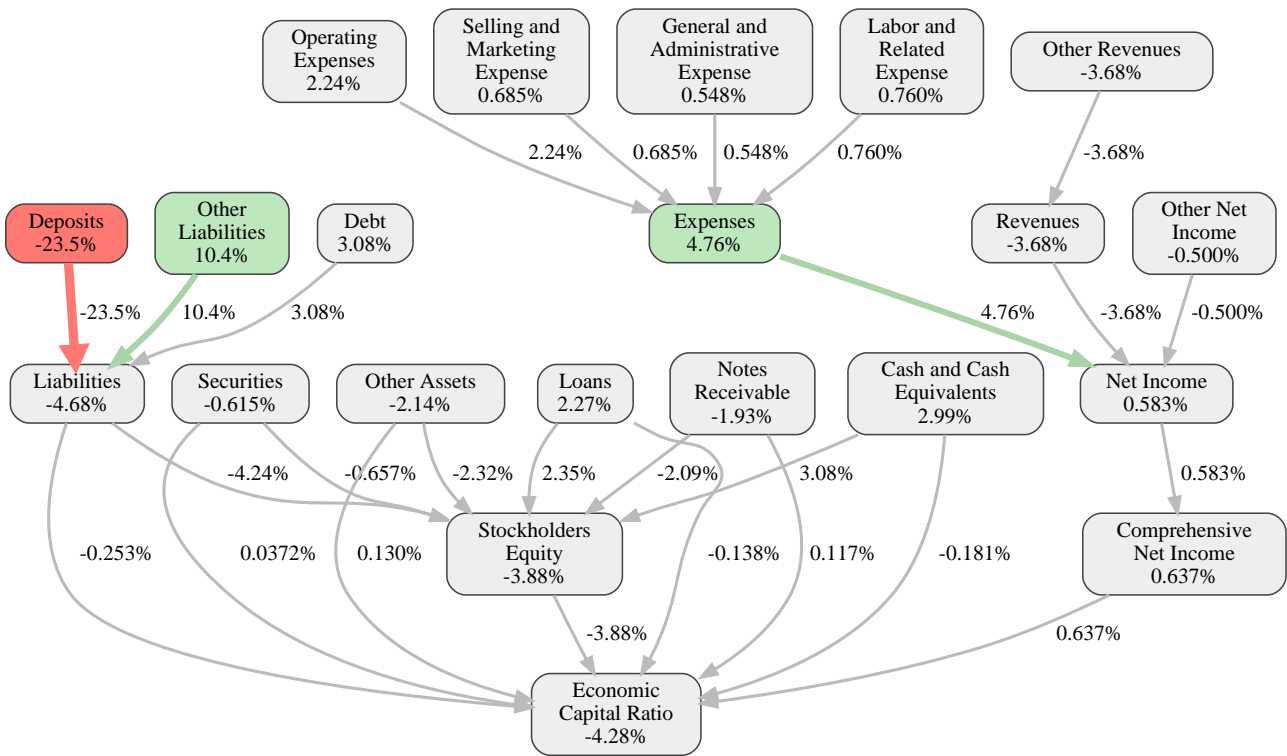




# SAVINGS & CREDIT 2019

FIRST NORTHERN COMMUNITY  
BANCORP  
Rank 80 of 103





# SAVINGS & CREDIT 2019

## FIRST NORTHERN COMMUNITY BANCORP Rank 80 of 103



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 5.7%, being 4.3% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	116,032
Debt	0
Deposits	1,124,612
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	763,393
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	370,420
Other Compr. Net Income	-639
Other Expenses	4,744
Other Liabilities	12,772
Other Net Income	17,295
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,249,845
Liabilities	1,137,384
Expenses	4,744
Revenues	0
Stockholders Equity	112,461
Net Income	12,551
Comprehensive Net Income	11,912
Economic Capital Ratio	5.7%