





# SAVINGS & CREDIT 2019



## Ottawa Bancorp Inc Rank 25 of 103

The relative strengths and weaknesses of Ottawa Bancorp Inc 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 Ottawa Bancorp Inc compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Ottawa Bancorp Inc is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.60% points above the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	8,430
Debt	0
Deposits	223,449
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	5.6
Labor and Related Expense	0
Loans	235,926
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	48,479
Other Compr. Net Income	-184
Other Expenses	679
Other Liabilities	16,558
Other Net Income	2,674
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	292,836
Liabilities	240,012
Expenses	679
Revenues	0
Stockholders Equity	52,824
Net Income	1,994
Comprehensive Net Income	1,811
Economic Capital Ratio	11%