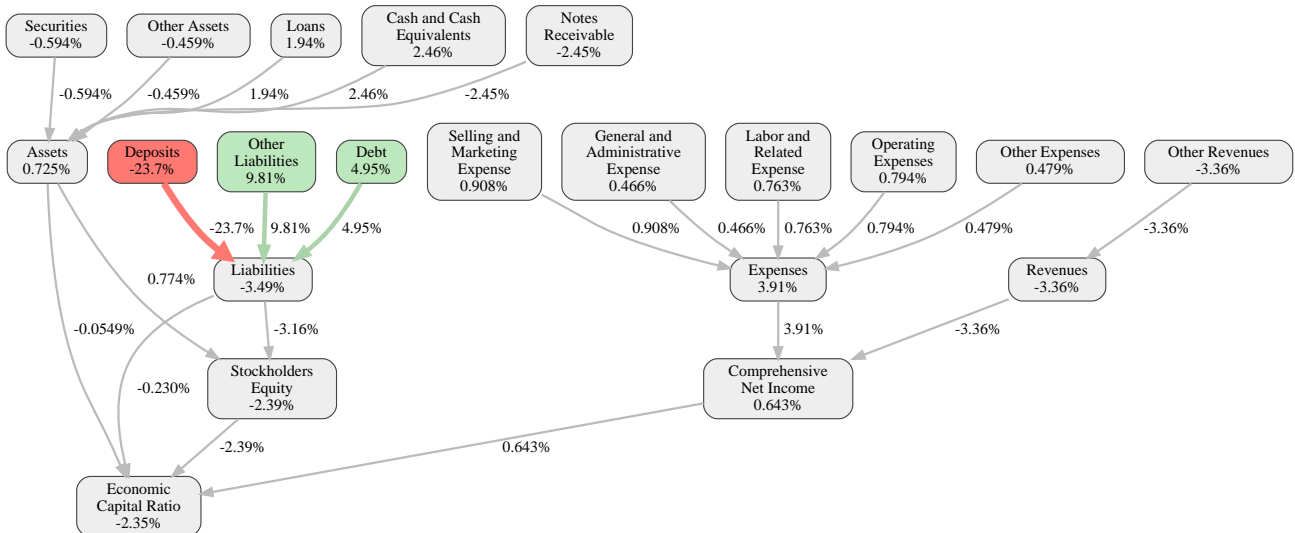




# SAVINGS & CREDIT 2020

FIRST NORTHERN COMMUNITY  
BANCORP  
Rank 52 of 96





# SAVINGS & CREDIT 2020

## FIRST NORTHERN COMMUNITY BANCORP Rank 52 of 96



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 9.8% 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 7.0%, being 2.4% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	111,493
Debt	0
Deposits	1,138,632
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	768,873
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	412,225
Other Compr. Net Income	5,170
Other Expenses	5,670
Other Liabilities	21,044
Other Net Income	20,391
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,292,591
Liabilities	1,159,676
Expenses	5,670
Revenues	0
Stockholders Equity	132,915
Net Income	14,721
Comprehensive Net Income	19,891
Economic Capital Ratio	7.0%