





SAVINGS & CREDIT 2020



Mid-Southern Bancorp Inc. Rank 11 of 96

The relative strengths and weaknesses of Mid-Southern 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 Mid-Southern Bancorp Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 8.9% points. The greatest weakness of Mid-Southern Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 5.8% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	18,817
Debt	0
Deposits	146,969
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	7.0
Labor and Related Expense	3,228
Loans	123,272
Notes Receivable	0
Occupancy	456
Operating Expenses	0
Other Assets	66,347
Other Compr. Net Income	1,447
Other Expenses	2,546
Other Liabilities	10,647
Other Net Income	7,070
Other Revenues	825
Professional Fees	676
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	208,436
Liabilities	157,623
Expenses	6,906
Revenues	825
Stockholders Equity	50,813
Net Income	989
Comprehensive Net Income	2,436
Economic Capital Ratio	15%