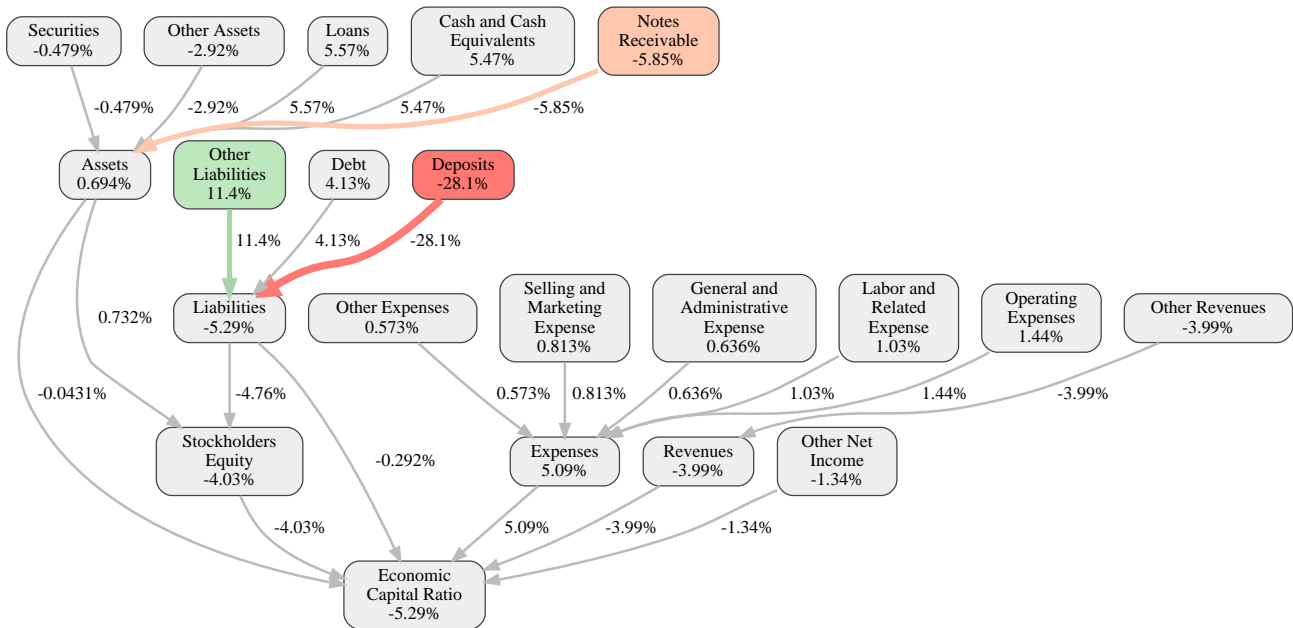




SAVINGS & CREDIT 2021

FIRST NORTHERN COMMUNITY
BANCORP
Rank 67 of 90





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FIRST NORTHERN COMMUNITY BANCORP Rank 67 of 90



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 11% points. The greatest weakness of FIRST NORTHERN COMMUNITY BANCORP is the variable Deposits, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 5.3% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	267,177
Debt	0
Deposits	1,478,162
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	875,830
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	512,369
Other Compr. Net Income	4,904
Other Expenses	4,501
Other Liabilities	26,557
Other Net Income	16,662
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,655,376
Liabilities	1,504,719
Expenses	4,501
Revenues	0
Stockholders Equity	150,657
Net Income	12,161
Comprehensive Net Income	17,065
Economic Capital Ratio	5.8%