





# SAVINGS & CREDIT 2021



## Mid-Southern Bancorp Inc. Rank 17 of 90

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 11% points. The greatest weakness of Mid-Southern Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 2.0% points above the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	9,661
Debt	0
Deposits	174,113
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	10
Labor and Related Expense	3,453
Loans	113,259
Notes Receivable	0
Occupancy	455
Operating Expenses	0
Other Assets	112,443
Other Compr. Net Income	1,932
Other Expenses	1,552
Other Liabilities	12,236
Other Net Income	6,487
Other Revenues	788
Professional Fees	597
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	235,363
Liabilities	186,359
Expenses	6,057
Revenues	788
Stockholders Equity	49,004
Net Income	1,218
Comprehensive Net Income	3,150
Economic Capital Ratio	13%