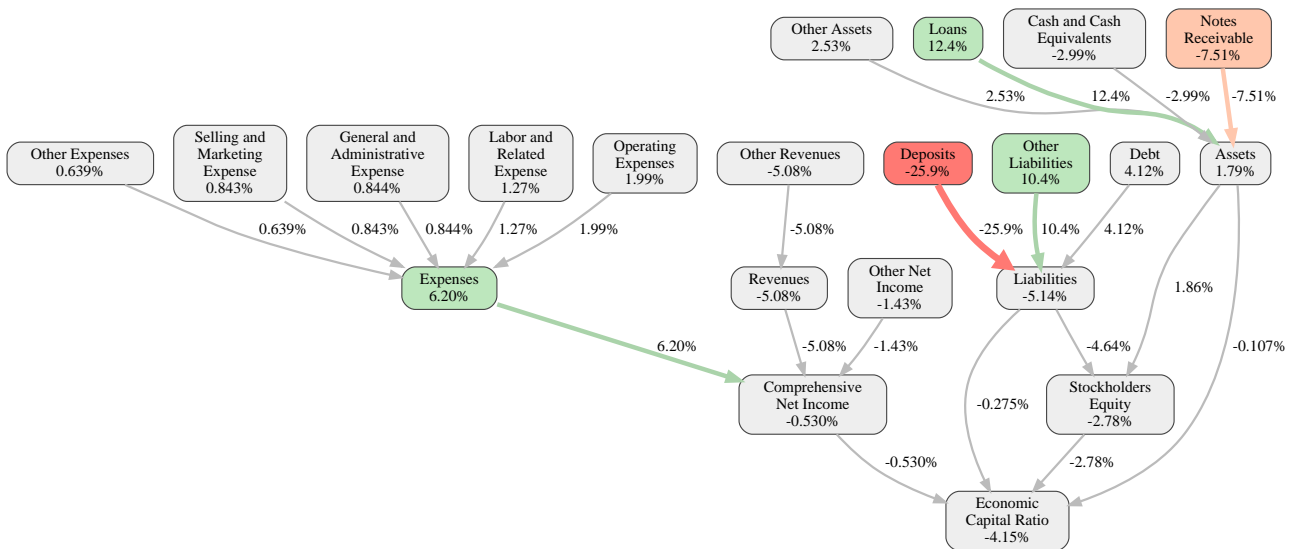




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Finward Bancorp
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The relative strengths and weaknesses of Finward Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Finward Bancorp compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Finward Bancorp is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 4.1% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,434,201
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	953,377
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	667,366
Other Compr. Net Income	-6,165
Other Expenses	1,414
Other Liabilities	29,927
Other Net Income	16,377
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,620,743
Liabilities	1,464,128
Expenses	1,414
Revenues	0
Stockholders Equity	156,615
Net Income	14,963
Comprehensive Net Income	8,798
Economic Capital Ratio	5.6%