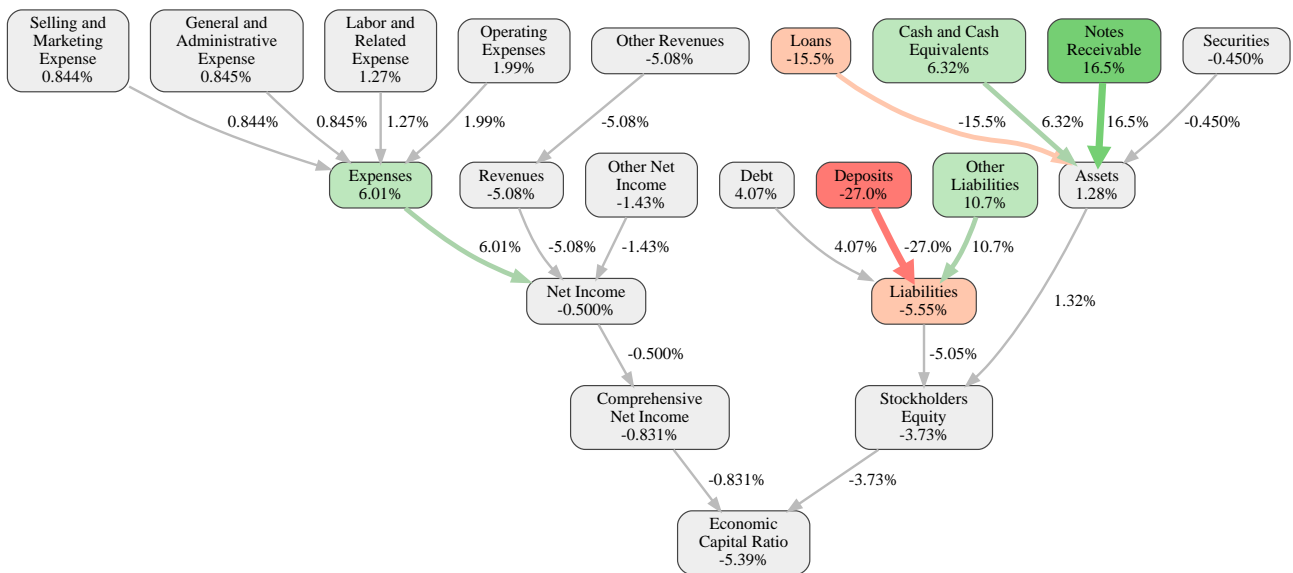




SAVINGS & CREDIT 2022

FIRST NORTHERN COMMUNITY
BANCORP
Rank 97 of 104





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FIRST NORTHERN COMMUNITY BANCORP Rank 97 of 104



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 Notes Receivable, increasing the Economic Capital Ratio by 16% points. The greatest weakness of FIRST NORTHERN COMMUNITY BANCORP is the variable Deposits, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.4%, being 5.4% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	345,929
Debt	0
Deposits	1,728,302
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	852,717
Occupancy	0
Operating Expenses	0
Other Assets	700,441
Other Compr. Net Income	-9,235
Other Expenses	5,240
Other Liabilities	19,874
Other Net Income	19,426
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,899,087
Liabilities	1,748,176
Expenses	5,240
Revenues	0
Stockholders Equity	150,911
Net Income	14,186
Comprehensive Net Income	4,951
Economic Capital Ratio	4.4%