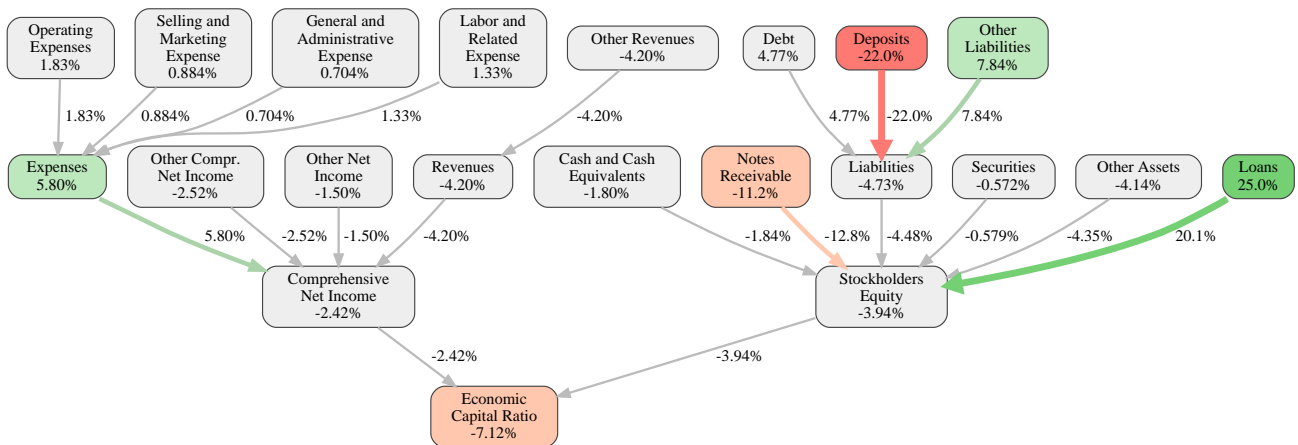




RealRate

SAVINGS & CREDIT 2023

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Finward Bancorp
Rank 94 of 96



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 25% points. The greatest weakness of Finward Bancorp is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 0.73%, being 7.1% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,775,017
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,500,734
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	569,605
Other Compr. Net Income	-68,576
Other Expenses	1,478
Other Liabilities	158,929
Other Net Income	16,558
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,070,339
Liabilities	1,933,946
Expenses	1,478
Revenues	0
Stockholders Equity	136,393
Net Income	15,080
Comprehensive Net Income	-53,496
Economic Capital Ratio	0.73%