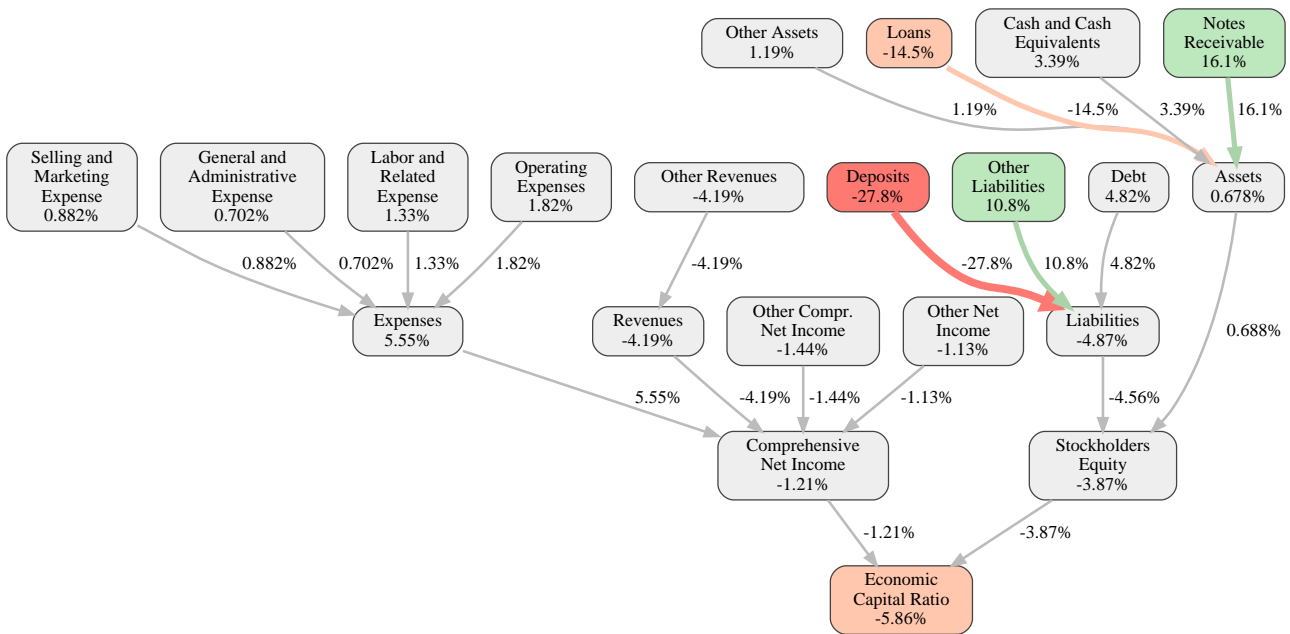




SAVINGS & CREDIT 2023

FIRST NORTHERN COMMUNITY
BANCORP
Rank 90 of 96





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FIRST NORTHERN COMMUNITY BANCORP Rank 90 of 96



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 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.0%, being 5.9% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	187,417
Debt	0
Deposits	1,726,874
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	970,138
Occupancy	0
Operating Expenses	0
Other Assets	713,806
Other Compr. Net Income	-42,331
Other Expenses	5,782
Other Liabilities	19,447
Other Net Income	21,666
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,871,361
Liabilities	1,746,321
Expenses	5,782
Revenues	0
Stockholders Equity	125,040
Net Income	15,884
Comprehensive Net Income	-26,447
Economic Capital Ratio	2.0%