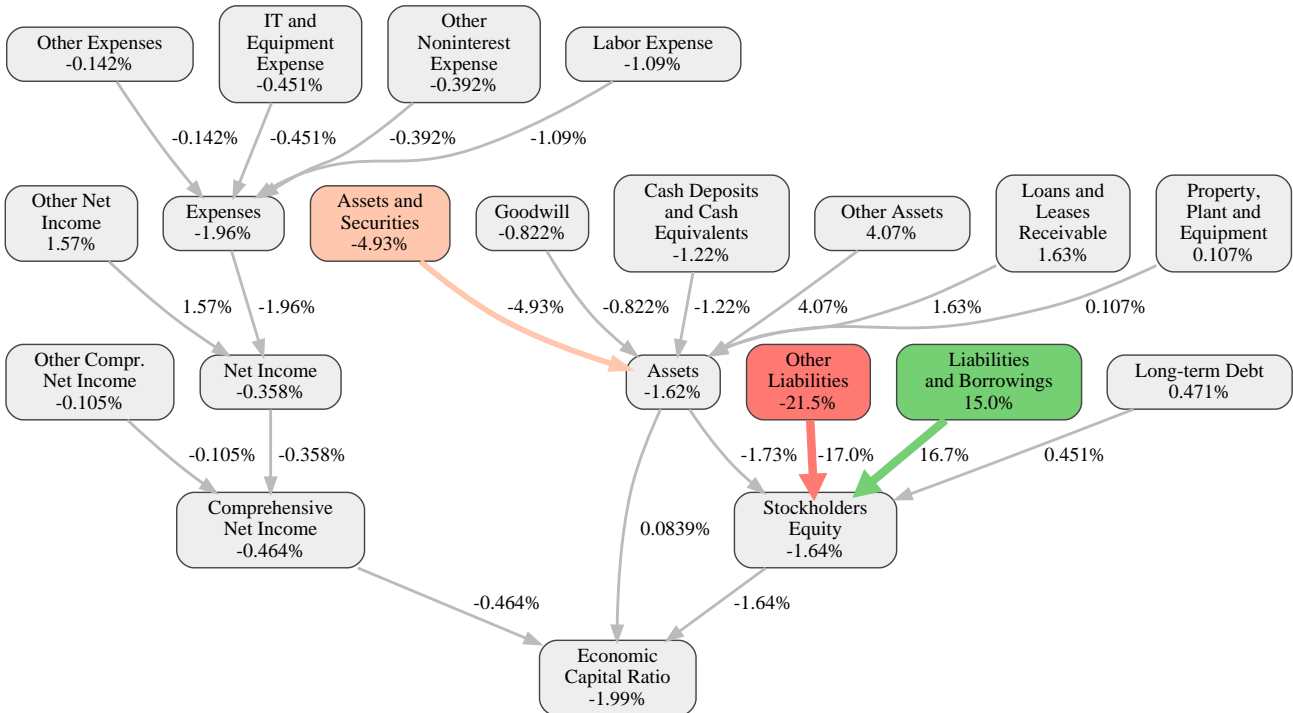




RealRate

STATE BANKS 2019

OLD SECOND BANCORP INC Rank 160 of 172





RealRate

STATE BANKS 2019

OLD SECOND BANCORP INC Rank 160 of 172



The relative strengths and weaknesses of OLD SECOND 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 OLD SECOND BANCORP INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of OLD SECOND BANCORP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.9%, being 2.0% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	23,473
Cash Deposits and Cash Equivalents	55,235
Deposits	2,116,673
Fees	653
Goodwill	0
IT and Equipment Expense	13,660
Labor Expense	44,161
Liabilities and Borrowings	16,894
Loans and Leases Receivable	1,881,005
Long-term Debt	0
Occupancy	0
Other Assets	673,851
Other Compr. Net Income	-5,877
Other Expenses	15,823
Other Liabilities	313,355
Other Net Income	99,308
Other Noninterest Expense	13,489
Other Revenues	6,110
Property, Plant and Equipment	42,439

Output Variable	Value in 1000 USD
Liabilities	2,446,922
Assets	2,676,003
Expenses	87,786
Revenues	6,110
Stockholders Equity	229,081
Net Income	17,632
Comprehensive Net Income	11,755
Economic Capital Ratio	4.9%