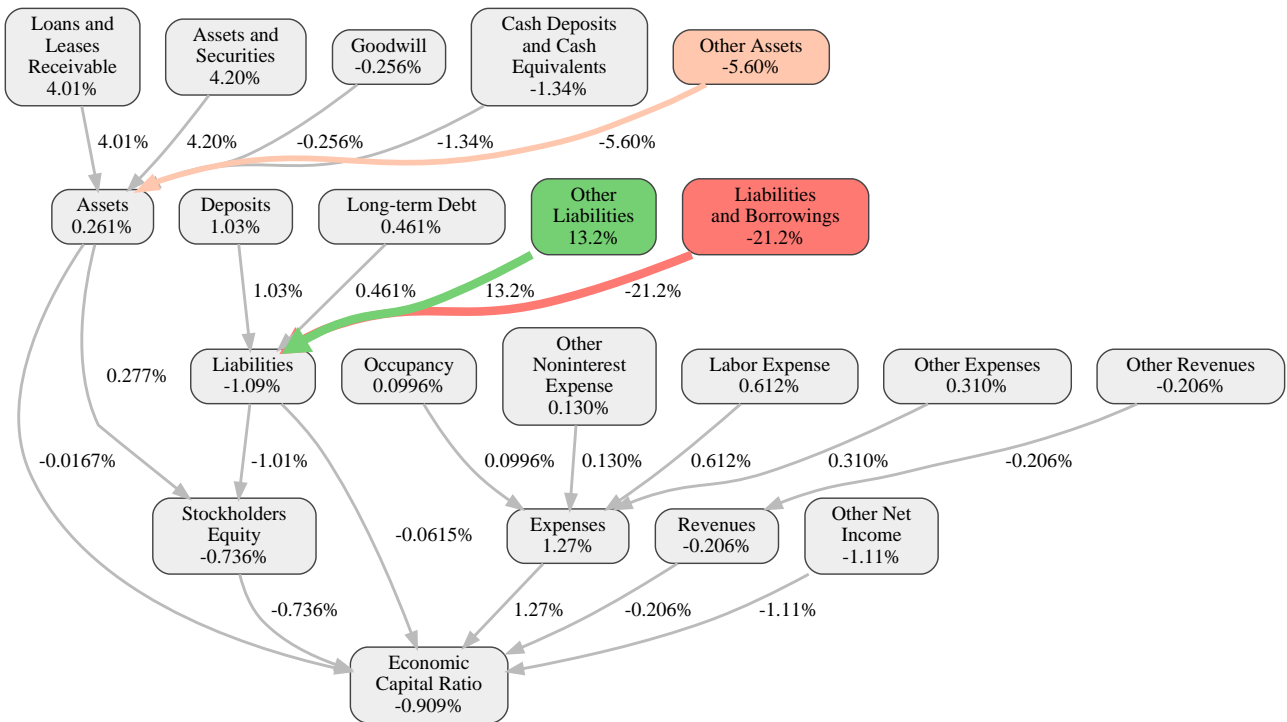




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MUTUALFIRST FINANCIAL INC Rank 123 of 172





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The relative strengths and weaknesses of MUTUALFIRST FINANCIAL 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 MUTUALFIRST FINANCIAL INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of MUTUALFIRST FINANCIAL INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 0.91% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	390,540
Cash Deposits and Cash Equivalents	33,414
Deposits	1,519,225
Fees	0
Goodwill	22,310
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,294,544
Loans and Leases Receivable	1,482,662
Long-term Debt	0
Occupancy	0
Other Assets	94,746
Other Compr. Net Income	-3,005
Other Expenses	2,960
Other Liabilities	-966,819
Other Net Income	21,824
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	25,641

Output Variable	Value in 1000 USD
Liabilities	1,846,950
Assets	2,049,313
Expenses	2,960
Revenues	0
Stockholders Equity	202,363
Net Income	18,864
Comprehensive Net Income	15,859
Economic Capital Ratio	6.0%