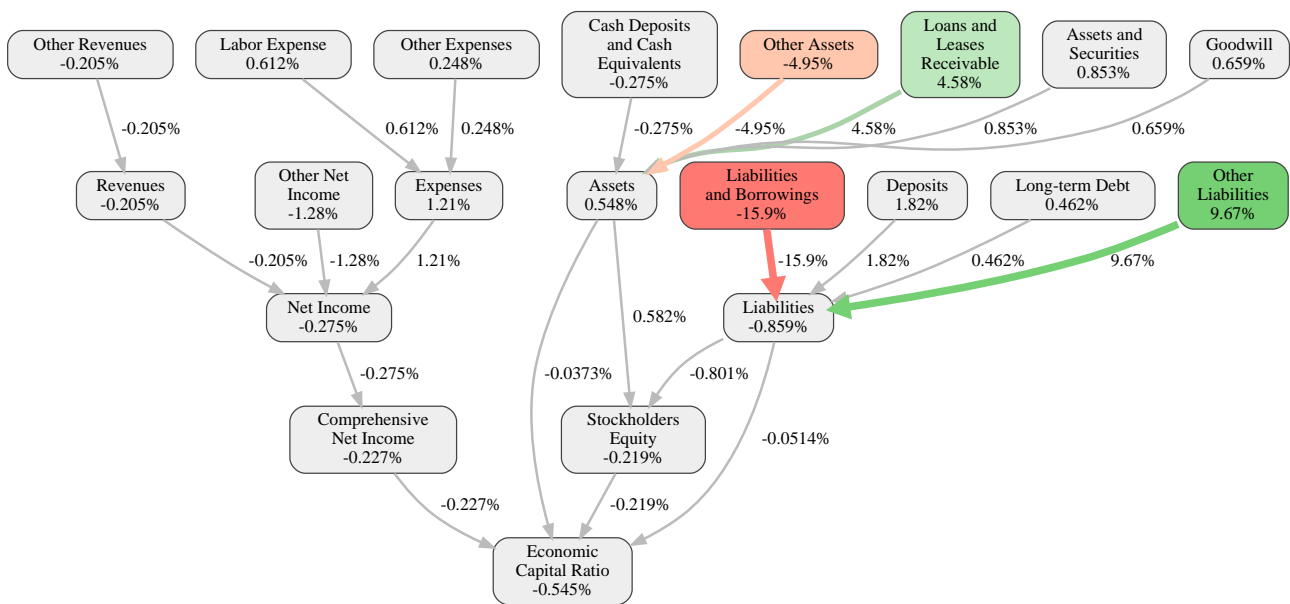




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# STATE BANKS 2019

## Midland States Bancorp Inc. Rank 104 of 172





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## Midland States Bancorp Inc. Rank 104 of 172



The relative strengths and weaknesses of Midland States 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 Midland States Bancorp Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.7% points. The greatest weakness of Midland States Bancorp Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.4%, being 0.54% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	708,351
Cash Deposits and Cash Equivalents	213,700
Deposits	4,074,170
Fees	0
Goodwill	164,673
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,145,335
Loans and Leases Receivable	4,116,648
Long-term Debt	0
Occupancy	0
Other Assets	339,461
Other Compr. Net Income	-3,866
Other Expenses	11,384
Other Liabilities	-2,190,357
Other Net Income	50,805
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	94,840

Output Variable	Value in 1000 USD
Liabilities	5,029,148
Assets	5,637,673
Expenses	11,384
Revenues	0
Stockholders Equity	608,525
Net Income	39,421
Comprehensive Net Income	35,555
Economic Capital Ratio	6.4%