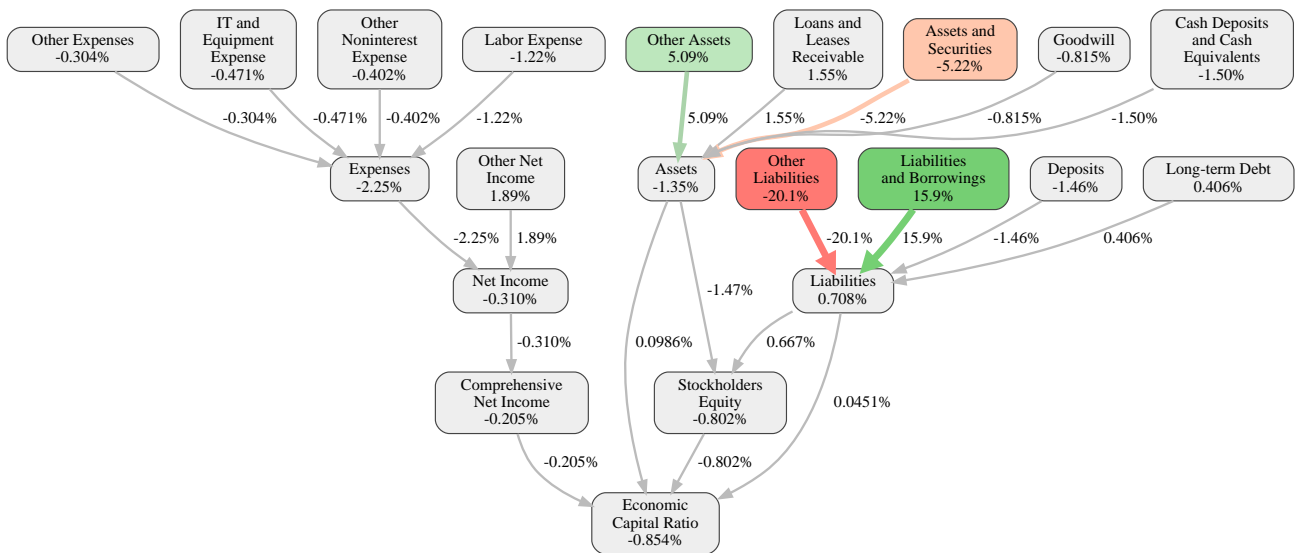




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The relative strengths and weaknesses of OLD SECOND BANCORP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 16% points. The greatest weakness of OLD SECOND BANCORP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 0.85% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	26,474
Cash Deposits and Cash Equivalents	50,632
Deposits	2,126,749
Fees	176
Goodwill	0
IT and Equipment Expense	13,920
Labor Expense	46,869
Liabilities and Borrowings	25,062
Loans and Leases Receivable	1,914,084
Long-term Debt	0
Occupancy	0
Other Assets	600,001
Other Compr. Net Income	8,641
Other Expenses	19,873
Other Liabilities	205,870
Other Net Income	109,831
Other Noninterest Expense	13,296
Other Revenues	6,735
Property, Plant and Equipment	44,354

Output Variable	Value in 1000 USD
Liabilities	2,357,681
Assets	2,635,545
Expenses	94,134
Revenues	6,735
Stockholders Equity	277,864
Net Income	22,432
Comprehensive Net Income	31,073
Economic Capital Ratio	6.8%