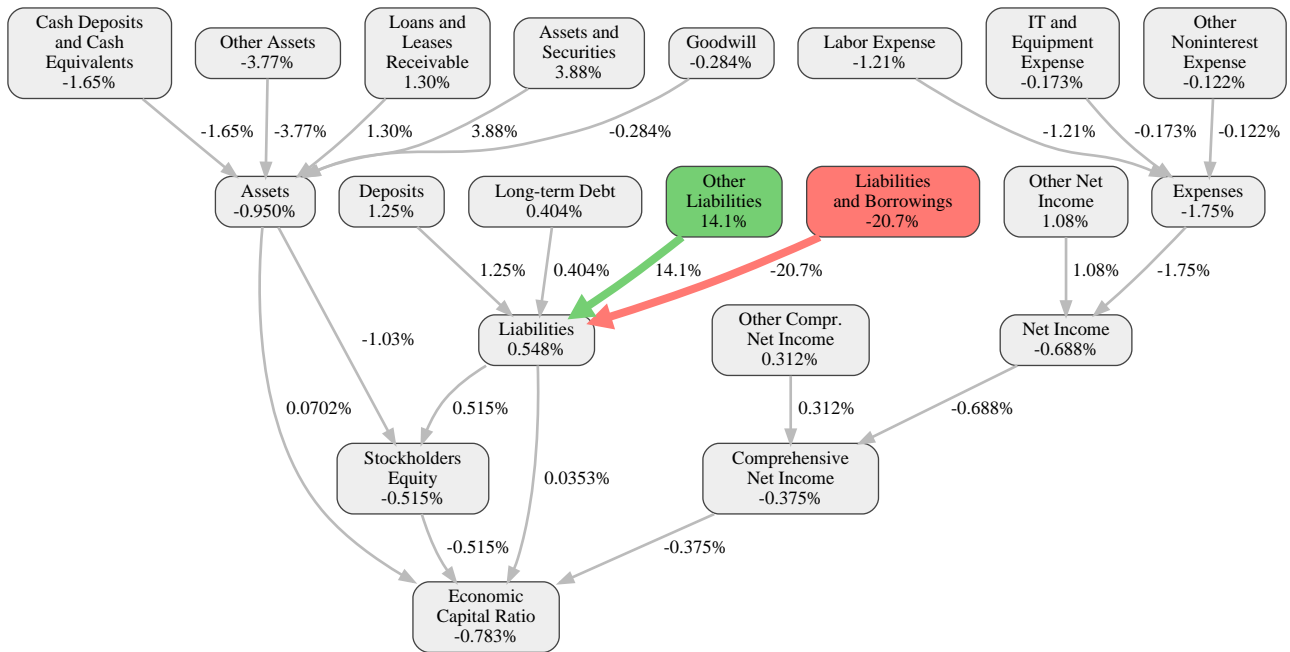




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# STATE BANKS 2020

## MUTUALFIRST FINANCIAL INC Rank 116 of 190





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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 14% 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 6.9%, being 0.78% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	407,034
Cash Deposits and Cash Equivalents	32,323
Deposits	1,553,478
Fees	2,706
Goodwill	22,310
IT and Equipment Expense	5,054
Labor Expense	36,313
Liabilities and Borrowings	1,329,485
Loans and Leases Receivable	1,476,925
Long-term Debt	0
Occupancy	4,055
Other Assets	100,679
Other Compr. Net Income	10,774
Other Expenses	10,478
Other Liabilities	-1,045,999
Other Net Income	69,808
Other Noninterest Expense	4,911
Other Revenues	3,724
Property, Plant and Equipment	24,505

Output Variable	Value in 1000 USD
Liabilities	1,836,964
Assets	2,063,776
Expenses	63,517
Revenues	3,724
Stockholders Equity	226,812
Net Income	10,015
Comprehensive Net Income	20,789
Economic Capital Ratio	6.9%